

Ex. '7'

ECHO

P.O. Box 10826  
Greenville, SC 29603-0826



**Hours of Operation**  
Monday - Thursday: 8:00AM-10:00PM  
Friday: 8:00AM-10:00PM  
Saturday: 8:00AM-3:00PM

Phone: 866-316-4706  
Fax: 866-467-1137  
Website: www.shellpointmtg.com

4/5/2018

Melani Schulte  
9811 w. charleston blvd  
Ste 2-351  
Las Vegas, NV 89117



Loan Number: 568476861  
Principal Balance: \$128,870.89  
Property Address: 1392 Echo Falls Ave  
Las Vegas, NV 89123

## Cooperative Deed-in-Lieu or Short Sale Offer

Dear Homeowner:

Shellpoint Mortgage Servicing ("Shellpoint") wants to work with you on possible options to avoid foreclosure. We understand this is a difficult time and we want to help. You may be eligible for our Cooperative Deed-in-Lieu Program or Cooperative Short Sale Program. Our offer is now especially attractive, as it includes an incentive up to \$20,000.00 to help you settle other possible existing liens on the property as well as provide relocation assistance. These programs are specifically designed to help borrowers who are unable to afford their mortgage payments and want to avoid foreclosure.

Please call us as soon as possible if you would like to participate in one of the following programs:

### Cooperative Deed-in-Lieu

- You are eligible to receive up to **\$20,000.00** in total assistance if you are approved for this program and the deed-in-lieu of foreclosure is completed.
- In order to qualify, you must be able to provide clear and marketable title with a general warranty deed. If there are money judgments or liens against your property, we may be able to assist you in resolving them.
- This program entails the voluntarily transfer of your property ownership to the owner of your mortgage in exchange for a release from your mortgage loan and payments.
- If approved, we will release you from any further responsibility on the remaining deficiency balance.
- Typically, a deed-in-lieu is less harmful to your credit than a foreclosure.

### Cooperative Short Sale Program

- You are eligible to receive up to **\$20,000.00** in total assistance if you are approved for this program and successfully sell your home.
- We will partner with you and your realtor to determine the fair market value of your home and help to set the appropriate listing price.
- If there are money judgments or liens against your property, we may be able to assist you in resolving them.
- If an offer is approved, the proceeds will pay off your mortgage, even if it is less than what you currently owe on your mortgage.
- We will release you from any further responsibility on the remaining deficiency balance.
- Typically, a short sale is less harmful to your credit than a foreclosure.

The offer above is contingent upon approval of either a short sale or deed-in-lieu of foreclosure by Shellpoint. This offer is void if previous settlement arrangements have been made.

Any amounts paid to resolve money judgments or liens against your property will deducted from your maximum relocation assistance.

Advances or payments under this program will be reported to the IRS in accordance with applicable federal regulations. We recommend that you consult with your tax advisor to understand potential tax implications.

**Other Options May be Available**

You may still have an opportunity to be evaluated for additional home retention programs as you may qualify for other foreclosure alternatives. Please note that we cannot determine your eligibility for other programs unless you provide an application and all necessary documentation. To submit a complete application, please call contact your dedicated Single Point of Contact (SPOC), Janequa Green-Billups, at 888-557-9585.

If you have any questions or concerns, you may also contact us at 866-316-4706. We are available Monday through Thursday 8:00AM-10:00PM, Friday 8:00AM-10:00PM, and Saturday 8:00AM-3:00PM EST.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 866-316-4706.

Sincerely,

Janequa Green-Billups  
888-557-9585  
Shellpoint Mortgage Servicing



**Please read the following important notices as they may affect your rights.**

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603.

The following is a Spanish translation of the information provided above.

**Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.**

Esto es un intento de cobrar una deuda y cualquier información obtenida se utilizará para ello. Esta comunicación es de un cobrador de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una descarga de bancarrota de la deuda: tenga en cuenta que este aviso es para informarle de la situación de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud de Sección 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

**Atención Miembros del Servicio Militar y Dependientes:** Ley de Amparo Civil para miembros del servicio militar y ciertas leyes estatales proporcionan protecciones importantes para usted, incluyendo protecciones de tasas de interés y prohibiendo la ejecución hipotecaria bajo la mayoría de las circunstancias durante y doce meses después del miembro del servicio militar u otro servicio. Asesoramiento para militares con cobertura está disponible de Military OneSource (800-342-9647) y la Asistencia Legal de las Fuerzas Armadas de Estados Unidos o de otras agencias similares. Para más información por favor visite el sitio web de Military OneSource [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Aviso de Error o la Dirección de Petición de Información**

Usted tiene ciertos derechos en virtud de la ley federal relacionados con la resolución de errores en el servicio de su préstamo y la solicitud de información sobre su préstamo. Si desea solicitar información sobre su préstamo o si usted cree que un error ha ocurrido en el servicio de su préstamo y desea presentar una resolución de errores o solicitud de información, por favor escríbanos a la siguiente dirección: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603.

The following is a Chinese translation of the information provided above.

**请阅读以下重要通知，因为它们可能会影响您的权利。**

这是试图进行收债的一种尝试，所获取的任何信息均会用于收债目的。此信函由收债人发出。



如果您是破产客户，或是获得本债务破产免责的客户：请注意，本通知旨在告知您抵押贷款的状态。本通知不构成对此文件的任何接受者，即根据适用的破产法而获得此类债务的免责之人，或可能遭受《美国破产法典》第 362 章节的自动冻结之人的付款要求或个人责任通知。但是，此通知可能会执行针对抵押财产的留置权，该权利尚未被您的破产所免除。

**各服役人员及其家属，请注意：**联邦《服役人员民事救助法案》及某些州法律会为您提供重要保护，包括在服役人员服役期或其他服务期之内以及十二个月之后在多数情况下的利率保护和禁止丧失抵押品赎回权。Military OneSource (800-342-9647) 和美国武装部队法律援助部门 (United States Armed Forces Legal Assistance) 或其他类似机构会为接受医疗服务的服役人员提供咨询服务。如需更多信息，请访问 Military OneSource 网站：[www.militaryonesource.mil/](http://www.militaryonesource.mil/)。

#### **错误或信息请求通知致函**

根据联邦法律，您拥有某些关于解决您的贷款还本付息业务中的错误以及索取有关您贷款信息的权利。如果想索取有关您贷款的信息，或者是您认为您的贷款还本付息业务中出现错误，而想要提交“错误决议”或“信息请求”，请写信给我们，地址如下：Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603.

If you prefer to receive communication in a language other than English, Spanish, or Chinese, please contact us at 866-316-4706 to speak with a translator in your preferred language about the servicing of your loan or a document you received.



Statement Date: 04/20/2018

## Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS  
P.O. Box 619063 • Dallas, TX 75261-9063

0-811-03662-0006146-002-1-000-010-000-000

MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117-7528

Account Number	0568476861
Payment Date	05/01/2018
Payment Amount	\$63,195.63

Phone: 866-316-4706  
Website: www.shellpointmtg.com

## Explanation of Payment Amount

Principal	\$225.84
Interest	\$482.76
Escrow (Taxes and Insurance)	\$155.51
<b>Regular Monthly Payment</b>	<b>\$864.11</b>
Total Fees and Charges	\$35.43
Past Unpaid Payment	\$62,296.09
<b>Total Payment Amount</b>	<b>\$63,195.63</b>

## Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$702.97
<b>Total</b>	<b>\$0.00</b>	<b>\$702.97</b>

## Account Information

Outstanding Principal	\$128,870.89
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

## Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

## Important Messages

**\*Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

## Additional Messages

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at [www.shellpointmtg.com](http://www.shellpointmtg.com) or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call **866-316-4706** to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

## \*\*Account History\*\*

## Recent Account History

- o Payment due 11/01/17: unpaid balance of \$58,044.36
- o Payment due 12/01/17: unpaid balance of \$829.36
- o Payment due 01/01/18: unpaid balance of \$829.36
- o Payment due 02/01/18: unpaid balance of \$829.36
- o Payment due 03/01/18: unpaid balance of \$899.54
- o Payment due 04/01/18: unpaid balance of \$899.54
- o Payment due 05/01/18: current payment due

**o Total: \$63,195.63 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



## Mortgage Servicing

Loan Number: 0568476861  
MELANI SCHULTE

Property Address:  
1392 ECHO FALLS AVE  
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING  
PO BOX 740039  
CINCINNATI OH 45274-0039

## Payment Amount

Payment Date	05/01/2018
Payment Amount	\$63,195.63

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
<b>Total Amount Enclosed</b>	<b>\$</b>

(Please do not send cash)

01000515483600002592330008641100089954056847686120501180516185



# Understanding Your Monthly Mortgage Statement

The 2016 Mortgage Servicing Rule requires mortgage servicers to send modified periodic statements to consumers who have filed for bankruptcy. These rules go into effect in April 2018.



You will start to receive periodic mortgage statements from us. Borrowers in an active or discharged bankruptcy previously did not receive statements, unless requested, because it may be considered a violation of the bankruptcy stay.

The statement will provide you information tailored to the chapter of bankruptcy and/or status of the bankruptcy. It may include payment information, due dates, and/or important messages about the servicing of your loan. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you do not wish to receive periodic billing statements, you may request in writing that we cease sending periodic statements.

**MORTGAGE STATEMENT**  
Statement Date: 03/15/2018

Account Number: 0012345678  
Mortgage ID: 123456789  
Payment Amount: \$154.75

Escrow (Taxes and Insurance): \$0.00  
Regular Monthly Payment: \$154.75

Post-Petition Amount: \$154.75

Current Balance: \$3,333.33

## Bankruptcy Chapters 7, 11, & 15

Payment Amount \$154.75

**Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Escrow (Taxes and Insurance): \$0.00  
Regular Monthly Payment: \$154.75

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Post-Petition Amount: \$0.00  
Total Payment Amount: \$154.75

**Total Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

## Bankruptcy Chapters 12 & 13

Payment Amount \$179.96

**Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges. If your bankruptcy plan requires you to pay the Trustee the post-petition amount each month, this is the amount that the Trustee owes to bring the account current for post-petition payments.

Escrow (Taxes and Insurance): \$0.00  
Regular Monthly Payment: \$179.96  
Total Payment Amount: \$179.96

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Post-Petition Amount: \$0.00  
Total Payment Amount: \$179.96

**Total Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Current Balance \$3,333.33

**Current Balance** - This box shows the amount remaining toward all debt that was past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly payment.

**MORTGAGE STATEMENT**  
Statement Date: 03/15/2018

Account Number: 0012345678  
Mortgage ID: 123456789  
Payment Amount: \$179.96

Escrow (Taxes and Insurance): \$0.00  
Regular Monthly Payment: \$179.96

Post-Petition Amount: \$0.00  
Total Payment Amount: \$179.96

Current Balance: \$3,333.33



**Melani Schulte**  
**9811 West Charleston Blvd. #2-351**  
**Las Vegas, NV 89117**

April 23, 2018

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603-0826

Property Address: 1392 Echo Falls Ave., Las Vegas, NV 89183  
Associated Account Numbers: #0568476861; Litton #0019732478; Ocwen #7090324836  
Associated Borrowers: Melani Schulte  
RE: **NOTICE OF ERROR UNDER 12 CRF SECTION 1024.35**  
**NOTICE OF BANKRUPTCY VIOLATION**

**YOU ARE IN COMPLETE VIOLATION OF THE ORDER CONFIRMING MY CHAPTER 11 BANKRUPTCY PLAN OF REORGANIZATION ENTERED 3/8/2011, CASE 09-29123-BAM (SEE ATTACHED – HIGHLIGHTED ON PAGE 11 OF THE BANKRUPTCY ORDER).**

**NO ATTORNEYS ON MY CASE. PLEASE SEND ME THE INFORMATION I REQUESTED OVER THE LAST 2 + YEARS.**

In your correspondence dated April 19, 2017, I note the following **ERRORS**:

- 1) Not sending me **monthly statements** with correct information detailed within.
- 2) The **Loan History Summary** provided shows payments made after the Bankruptcy Order have not been applied to the loan properly and are being held in unapplied funds. (See attached page 12, line 12).
- 3) Continually adding in **pre-bankruptcy charges, fees etc.** that were stripped from the loan at confirmation.
- 4) Continually adding these **false amounts**, claiming that I'm due and owing to you placing me into default status as your numbers are completely inaccurate.
- 5) Filing **false documents** with the Clark County Recorder's Office based on the above **inaccurate and incorrect** numbers.
- 6) Failing to correctly **Board the loan** per the bankruptcy confirmation numbers.
- 7) **Filing incorrect and inaccurate information** on my credit report causing my credit score to be lowered.

In reviewing the Payment History, I noticed the following errors:

- 1) Bankruptcy order was not followed. I've attached the bankruptcy order again for your reference.

Please consider this letter to constitute a **Notice of Error** under 12 CRF Section 1024.35 of Regulation X of the Mortgage Servicing Act under RESPA, which Regulation became effective on January 10, 2014. These amendments implemented the Dodd-Frank Wall Street Reform and Consumer Protection Act provisions regarding mortgage loan servicing. Under these amendments, you must acknowledge receipt of this Notice within five (5) days thereof (excluding legal public holidays, Saturdays and Sundays) and must advise me of your responses to this notice within thirty (30) days of receipt thereof (excluding legal public holidays, Saturdays and Sundays).

Under Section 102.35(b) of Amended Regulation X, the term “error” means the following categories of covered errors:

- (1) Failure to accept a payment that conforms to the servicer’s written requirements for the borrower to follow in making payments.
- (2) Failure to apply an accepted payment to principal, interest, escrow, or other charges under the terms of the mortgage loan and applicable law.
- (3) Failure to credit a payment to a borrower’s mortgage loan account as of the date of receipt, in violation of the prompt crediting provisions in 12 CRF 1026.36(c)(1).
- (4) Failure to pay taxes, insurance premiums, or other charges, including charges that the consumer has voluntarily agreed that the servicer should collect and pay, in a timely manner as required by the escrow provisions of §1024.34(a), or to refund an escrow account balance as required by § 1024.34(b).
- (5) Imposition of a fee or charge that the servicer lacks a reasonable basis to impose upon the consumer, which includes, for example, a late fee for a payment that was not late, a charge you imposed for a service that was not provided, a default property-management fee for consumers who are not in a delinquency status that would justify the charge, or a charge for force-placed insurance provisions.
- (6) Failure to provide an **accurate** payoff balance amount upon a borrower’s request pursuant to 12 CFR 1026.36(c)(3).
- (7) Failure to provide accurate information to a borrower for loss mitigation options and foreclosure, as required by the early intervention provisions of § 1024.39.
- (8) Failure to accurately and timely transfer information relating to the servicing of a borrower’s mortgage loan account to a transferee servicer.
- (9) Making the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process in violation of the loss mitigation procedures of § 1024.41(f) or (j).
- (10) Moving for foreclosure judgment or order of sale, or conducting a foreclosure sale in violation of the loss mitigation procedures of this rule § 1024.41(g) or (j).
- (11) Any other error relating to the servicing of the consumer’s mortgage loan. Please note “servicing” is defined in § 1024.2(b).

Please provide the requested information in the time outlined under the amendments to the address provided.

Best regards,

Melani Schulte



P.O. BOX 51850  
LIVONIA MI 48151-5850  
RETURN SERVICE REQUESTED



Phone Number: 866-825-2174  
Fax: 866-467-1187  
Email: Lossmitigation@shellpointmtg.com  
Mon - Thurs: 8:00AM-6:00PM  
Fri: 8:00AM-5:00PM



S-SFRECS20 L-2150 R-106  
P88GR400300350 - 544779489 I07647  
MELANI SCHULTE  
9811 W. CHARLESTON BLVD  
STE 2-351  
LAS VEGAS NV 89117-7528

Loan Number:	0568476861
Principal Balance:	\$128,870.89
Property:	1392 Echo Falls Ave Las Vegas, NV 89123



04/25/2018

Dear Borrower(s) and/or Representative(s):

Shellpoint Mortgage Servicing ("Shellpoint") is committed to offering assistance and exploring options that may assist our borrowers who filed for bankruptcy with a temporary or long-term solution. If you fill out the attached forms and return them to us, we will be able to explore all the options that are available. If you are an attorney representing the borrower, please fill out and provide the attached consent form to initiate the process.

As a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. This is not an intent to collect the debt, please find included with this letter information to share with your client, should they wish to explore opportunities.

**Important note:** We have assigned a Single Point of Contact (SPOC) to assist you through the loss mitigation process concerning your mortgage loan. We will perform an evaluation of your financial condition and determine your qualifications for all alternatives that may be applicable for this account. Should you have any questions, you may contact Janequa Green-Billups directly at 888-557-9585 ext. 7675 Monday through Thursday 8:00AM-6:00PM and Friday 8:00AM-5:00PM, Eastern Standard Time. Alternatively, you may visit our Borrower Web Portal at [www.shellpointmtg.com](http://www.shellpointmtg.com) or email your SPOC directly at 0. Documents can be faxed to us at 866-467-1187.

### We Are Here to Help - Call Us at 866-825-2174

Let us work with you to understand the issues affecting your account. We'll explore what assistance may be available to you and discuss the forms and documentation needed to determine if you qualify for a loss mitigation option.

### Options May Be Available

The right option for you depends on your individual circumstances. When you provide the required information and documentation about your situation, we can determine if you qualify for temporary or long-term relief.

**Act now and call us 866-825-2174. The sooner you respond, the quicker we can determine whether you qualify.**

### Getting Started

After the attorney has consented to conversations with our office, call us at 866-825-2174 to get started. You can also complete and return the attached Uniform Borrower Assistance Form along with other required documents. If you are in an active bankruptcy, we will need your attorney's consent included with your documentation or prior to you calling us.

### Additional Resources

For additional information about avoiding fraud scams and accessing approved counseling at no cost to you

- Visit Shellpoint's website at [www.shellpointmtg.com](http://www.shellpointmtg.com)
- Contact HUD-approved counselors who are available to provide you with the information and assistance you may need. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> or call 1-800-569-4287 to find a counseling agency in your area. Additionally, the Homeowner's HOPE™ Hotline offers free HUD-certified counseling services and is available 24/7 in English and Spanish. Other languages are available by appointment. Certified counselors can be reached by calling 888-995-HOPE™ (4673) or 877-304-9709 with TTY device.

Sincerely,  
Shellpoint Mortgage Servicing

SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.



The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Federal Trade Commission, Equal Credit Opportunity, 600 Pennsylvania Avenue, NW, Washington, DC 20580.



**Please read the following important notices as they may affect your rights.**

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

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**Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.**

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una descarga de bancarrota de la deuda: tenga en cuenta que este aviso es para informarle de la situación de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud de Sección 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

**Atención Miembros del Servicio Militar y Dependientes:** Ley de Amparo Civil para miembros del servicio militar y ciertas leyes estatales proporcionan protecciones importantes para usted, incluyendo protecciones de tasas de interés y prohibiendo la ejecución hipotecaria bajo la mayoría de las circunstancias durante y doce meses después del miembro del servicio militar u otro servicio. Asesoramiento para militares con cobertura está disponible de Military OneSource (800-342-9647) y la Asistencia Legal de las Fuerzas Armadas de Estados Unidos o de otras agencias similares. Para más información por favor visite el sitio web de Military OneSource [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Aviso de Error o la Dirección de Petición de Información** Usted tiene ciertos derechos en virtud de la ley federal relacionados con la resolución de errores en el servicio de su préstamo y la solicitud de información sobre su préstamo. Si desea solicitar información sobre su préstamo o si usted cree que un error ha ocurrido en el servicio de su préstamo y desea presentar una resolución de errores o solicitud de información, por favor escríbanos a la siguiente dirección: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

The following is a Chinese translation of the information provided above.

**请阅读以下重要通知，因为它们可能会影响您的权利。**

如果您是破产客户，或是获得本债务破产免责的客户：请注意，本通知旨在告知您抵押贷款的状态。本通知不构成对此文件的任何接受者，即根据适用的破产法而获得此类债务的免责之人，或可能遭受《美国破产法典》第 362 章节的自动冻结之人的付款要求或个人责任通知。但是，此通知可能会执行针对抵押财产的留置权，该权利尚未被您的破产所免除。

**各服役人员及其家属，请注意：**联邦《服役人员民事救助法案》及某些州法律会为您提供重要保护，包括在服役人员服役期或其他服务期之内以及十二个月之后在多数情况下的利率保护和禁止丧失抵押品赎回权。Military OneSource (800-342-9647) 和美国武装部队法律援助部门 (United States Armed Forces Legal Assistance) 或其他类似机构会为接受医疗服务的服役人员提供咨询服务。如需更多信息，请访问 Military OneSource 网站：[www.militaryonesource.mil/](http://www.militaryonesource.mil/)。

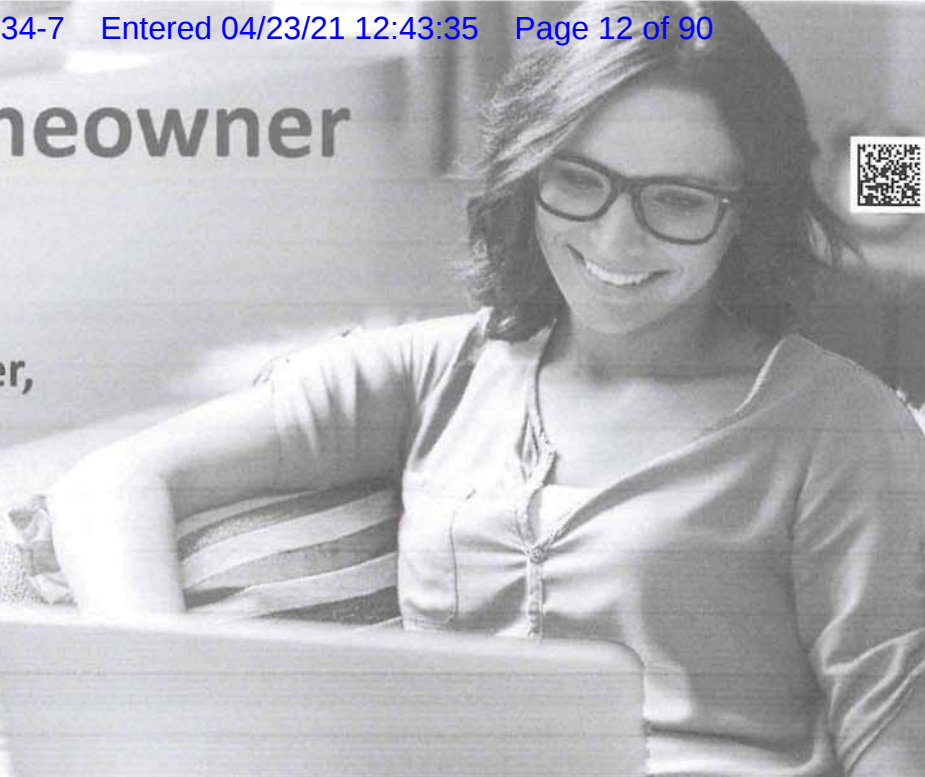
**错误或信息请求通知致函** 根据联邦法律，您拥有某些关于解决您的贷款还本付息业务中的错误以及索取有关您贷款信息的权利。如果想索取有关您贷款的信息，或者是您认为您的贷款还本付息业务中出现错误，而想要提交“错误决议”或“信息请求”，请写信给我们，地址如下：Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

If you prefer to receive communication in a language other than English, Spanish, or Chinese, please contact us at 866-825-2174 to speak with a translator in your preferred language about the servicing of your loan or a document you received.



# Visit your homeowner portal today!

As a Shellpoint homeowner, you have access to a secure borrower portal with helpful features that are available to you at any time, day or night!



**[www.ShellpointMortgageServicing.com](http://www.ShellpointMortgageServicing.com)**

**Instant Prequalification** - Conduct a self evaluation to determine eligibility for one of our loss mitigation workout options.

**Download Forms** - Download all the documents required to complete your application.

**Submit Documents** - Upload all the documents required to complete your application.

**Workout Status** - Review the status of your workout option or foreclosure alternative in real time.

**Payments** - Make your trial, repayment plan, and other payments online.

**Everything Else** - Access helpful information about available options and other important information.



**[www.ShellpointMortgageServicing.com](http://www.ShellpointMortgageServicing.com)**

**[LossMitigation@shellpointmtg.com](mailto:LossMitigation@shellpointmtg.com)**  
**phone 866-825-2174**  
**fax 866-467-1187**

## Registration Process

If you already have an account with us, simply go to [www.shellpointmtg.com](http://www.shellpointmtg.com) and log in using your name and password.

If you have not created an account, please follow these easy steps:

1. Visit our website at **[www.ShellpointMortgageServicing.com](http://www.ShellpointMortgageServicing.com)**
2. Click "Register Here"
3. Follow the easy on-screen instructions



**GET STARTED** – use this checklist to ensure you have completed all required forms and have the right information.

<b>Step 1</b>	<input type="checkbox"/> <b>Review the information provided</b> to help you understand your options, responsibilities, and next steps: <input type="checkbox"/> Loan modification options <input type="checkbox"/> Frequent Asked Questions
<b>Step 2</b>	<input type="checkbox"/> <b>Complete and sign the enclosed Borrower Assistance Form.</b> Must be signed by all borrowers on the mortgage (notarization is not required) and must include: <input type="checkbox"/> All income, expenses, and assets for each borrower <input type="checkbox"/> An explanation of financial hardship that makes it difficult to pay the mortgage <input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate
<b>Step 3</b>	<input type="checkbox"/> <b>Complete and sign a dated copy of the enclosed IRS Form 4506-T</b> <input type="checkbox"/> For each borrower, please submit a signed, dated copy of IRS Form 4506-T (Request for Transcript of Tax Return) <input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both joint filers. The form must be fully completed, cannot have any alterations, and the signatory box above signature needs to be checked
<b>Step 4</b>	<input type="checkbox"/> <b>Provide required hardship documentation. This documentation will be used to verify your hardship.</b> <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached)
<b>Step 5</b>	<input type="checkbox"/> <b>Provide required income documentation. This documentation will be used to verify your hardship and all of your income (Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan).</b> <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached) <input type="checkbox"/> You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See Page 2 of the Borrower Assistance Form for specific details on income documentation <input type="checkbox"/> For all borrowers, please include two most recent bank statements for all open accounts
<b>Step 6</b>	<input type="checkbox"/> <b>Gather and send completed documents—your Borrower Response Package.</b> You must send in all required documentation listed in steps 2-4 above and summarized below: <ul style="list-style-type: none"> <li>• Borrower Assistance Form (attached)</li> <li>• Form 4506-T (attached)</li> <li>• Current HOA statements within 60 days (if property is in a Homeowners Association)</li> <li>• Income documentation as outlined on Page 2 of the Borrower Assistance Form (attached)</li> <li>• Hardship documentation as outlined on Page 3 of the Borrower Assistance Form (attached)</li> <li>• Attorney consent letter authorizing us to contact to discuss with you your loss mitigation options (if you are in an active bankruptcy)</li> <li>• Bank statements (Provide your 2 most recent statements for all banking and investment accounts. Include all statement pages even if they are blank) Pay Stubs, if a wage earner (Provide at least two paystubs covering a minimum 30 day timeframe. Paystubs cannot be any older than 90 days)</li> </ul>
<p><b>Please mail all documents above to us:</b>      Shellpoint Mortgage Servicing  P.O. Box 10826  Greenville, SC 29603-0826</p>	

- ☐ If you cannot provide the documentation within the time frame provided, have other types of income not specified on Page 2 of the Borrower Assistance Form, cannot locate some or all of the required documents, or have any questions, please contact us at 866-825-2174.
- ☐ Keep a copy of all documents and proof of mailing/emailing for your records. **Don't send original income or hardship documents. Copies are acceptable.**

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## Learning More About Options

The variety of options summarized below may help you keep your home. For example, you may be eligible to modify your mortgage, lowering your monthly payment to make it more affordable. Contact us to determine if you qualify.

Depending on your circumstances, you may choose not to stay in your home. In this case, a short sale or deed-in-lieu may be a better choice- see the table below for more information.

OPTIONS TO STAY IN YOUR HOME	OVERVIEW	BENEFIT
<b>Modification</b>	Receive modified mortgage terms to make it more affordable or manageable after successfully making payments during a "trial period" (e.g., completing a three-month trial period plan) that requires payment of the approximate amount of the modified payment.	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
OPTIONS TO LEAVE YOUR HOME	OVERVIEW	BENEFIT
<b>Short Sale</b>	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth.	Allows you to transition out of your home. In some cases, relocation assistance may be available.
<b>Deed-in-Lieu</b>	Transfer the ownership of your property to us.	Allows you to transition out of your home. In some cases, relocation assistance may be available.

### We Want to Help

Take action to gain peace of mind and control of your housing situation. Call us at 866-825-2174 and we'll talk about available options.

## Frequently Asked Questions

### For Your Information Only - Do Not Return with Your Borrower Response Package



#### 1. Why did I receive this package?

We were recently notified of your bankruptcy filing. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenge you face.

#### 2. What if I don't want to stay in my home anymore?

You may have good reasons for needing to leave your property, such as a job relocation, a divorce, financial hardship due to the death of a borrower, or some other reason preventing you from keeping your property. If you intend to transition out of your home, please indicate that you want to sell or vacate the property on page 1 of the attached Borrower Assistance Form and we may first evaluate you for a short sale or Mortgage Release (deed-in-lieu). Even if you are approved for one of those workout solutions, we may consider you for a mortgage loan modification.

#### 3. Will It cost money to get help?

There should never be a fee from your servicer or qualified counselor to obtain assistance or information about loss mitigation options. However, this has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

#### 4. What happens once I have sent the Borrower Response Package to you?

We will contact you within three business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within five business days of receipt of your request, we will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. We cannot guarantee that you will receive any (or a particular type of) assistance.

Within 30 days of receipt of a complete Borrower Response Package, we will let you know which loss mitigation option, if any, are available to you and will inform you of your next steps to accept our offer. **Please submit your Borrower Response Package as soon as possible.**

#### 5. Is housing counseling available?

Yes, HUD-approved counselors are available to provide you with the information and assistance you may need. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you or by calling 1(888)995-HOPE (4673).

#### 6. I have seen ads and flyers from companies offering to help me for a fee. Can these companies really help?

Borrowers in hardships have become a target for scam artists. We suggest using the HUD Web site referenced in question 5 to locate a counselor near you.

#### 7. Will my credit report be pulled during a loss mitigation evaluation?

Yes. Shellpoint will pull a credit report to verify information in the course of your evaluation for a foreclosure alternative. Shellpoint will do this in the form of a "soft pull" or "soft inquiry". This has no impact on your scores. Upon request, Shellpoint will provide you with the name and address of the consumer reporting agency that furnished the report. Everyone should check their reports at least annually. It's part of good credit management and completely free from AnnualCreditReport.com.



**UNIFORM BORROWER ASSISTANCE FORM**

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) bankruptcy; and (4) your credit counseling agency.



On Page 2, you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

**NOTICE:** In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

**REMINDER:** The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) required income documentation; (3) required hardship documentation ; and (4) completed and signed IRS Form 4506T-EZ (4506T for self-employed borrowers or borrowers with rental income).

Loan Number \_\_\_\_\_ (usually found on your monthly mortgage statement)  
Servicer's Name \_\_\_\_\_

I want to: ☐ Keep the Property ☐ Vacate the Property ☐ Sell the Property ☐ Undecided

The property is currently: ☐ My Primary Residence ☐ A Second Home ☐ An Investment Property

The property is currently: ☐ Owner Occupied ☐ Renter Occupied ☐ Vacant

BORROWER		CO-BORROWER	
BORROWER'S NAME		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE		HOME PHONE NUMBER WITH AREA CODE	
CELL OR WORK NUMBER WITH AREA CODE		CELL OR WORK NUMBER WITH AREA CODE	
MAILING ADDRESS			

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)

EMAIL ADDRESS

Is the property listed for sale? ☐ Yes ☐ No

If yes, what was the listing date? \_\_\_\_\_

If property has been listed for sale, have you received an offer on the property? ☐ Yes ☐ No

Date of Offer: \_\_\_\_\_ Amount of Offer: \$ \_\_\_\_\_

Agent's Name: \_\_\_\_\_

Agent's Phone Number: \_\_\_\_\_

For Sale by Owner? ☐ Yes ☐ No

Have you contacted a credit-counseling agency for help?

☐ Yes ☐ No

If yes, please complete the counselor contact information below:

Counselor's Name: \_\_\_\_\_

Agency's Name: \_\_\_\_\_

Counselor's Phone Number: \_\_\_\_\_

Counselor's Email Address: \_\_\_\_\_

Do you have condominium or homeowner association (HOA) fees? ☐ Yes ☐ No

Total monthly amount: \$

Name and address that fees are paid to:

Have you filed for bankruptcy? ☐ Yes ☐ No if yes: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☒ Chapter 13

if yes, what is the Filing Date: \_\_\_\_\_ Has your bankruptcy been discharged? ☐ Yes ☐ No Bankruptcy case number: \_\_\_\_\_

Is any Borrower an active duty service member?

☐ Yes ☐ No

Has any Borrower been deployed away from his/her primary residence or received a permanent change of station order?

☐ Yes ☐ No

Is any Borrower the surviving spouse of a deceased service member who was on active duty at the time of death?

☐ Yes ☐ No



## UNIFORM BORROWER ASSISTANCE FORM



Monthly Household Income		Monthly Household Expenses and Debt Payments		Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Gross wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony*	\$	Homeowner's Insurance	\$	Savings / Money Market	\$
Non-taxable social security / SSDI	\$	Property Taxes	\$	CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	Car Lease Payments	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	Other	\$
Food Stamps/Welfare	\$	Mortgage Payments on other properties	\$		\$
Other	\$	Other	\$		\$
<b>Total (Gross Income)</b>	<b>\$</b>	<b>Total Household Expenses and Debt Payments</b>	<b>\$</b>	<b>Total Assets</b>	<b>\$</b>

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

Lien Holder's Name	Balance and Interest Rate	Loan Number	Lien Holder's Phone Number

## Required Income Documentation

<input type="checkbox"/> <b>Do you earn a salary or hourly wage?</b> For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).	<input type="checkbox"/> <b>Are you self-employed ?</b> For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.
<input type="checkbox"/> <b>Do you have any additional sources of income?</b> Provide for each borrower as applicable: <b>"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:</b> <input type="checkbox"/> Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income). <b>Social Security, disability or death benefits, pension, public assistance, or adoption assistance:</b> <input type="checkbox"/> Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and <input type="checkbox"/> Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts. <b>Rental income:</b> <input type="checkbox"/> Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported reduced by the monthly debt service on the property, if applicable; or <input type="checkbox"/> If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent. <b>Investment income:</b> <input type="checkbox"/> Copies of the two most recent investment statements or bank statements supporting receipt of this income. <b>Alimony, child support, or separation maintenance payments as qualifying income:*</b> <input type="checkbox"/> Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and <input type="checkbox"/> Copies of your two most recent bank statements or other third-party documents showing receipt of payment.	

\*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

## UNIFORM BORROWER ASSISTANCE FORM

## HARDSHIP AFFIDAVIT

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is:



I believe that my situation is:

☐ Short-term (under 6 months) ☐ Medium-term (6-12 months) ☐ Long-term or Permanent Hardship (greater than 12 months)

**I am having difficulty making my monthly payment because of reasons set forth below:**

*(Please check the primary reason and submit required documentation demonstrating your primary hardship)*

**If Your Hardship is:**

**Then the Required Hardship Documentation is:**

<input type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property.
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable); OR <input type="checkbox"/> written statement or other documentation verifying disability or illness; OR <input type="checkbox"/> Doctor's certificate of illness or disability; OR <input type="checkbox"/> Medical bills None of the above shall require providing detailed medical information.
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer/Relocation	<b>For active-duty service members:</b> Notice of Permanent Change of Station (PCS) or actual PCS orders. <b>For employment transfers/new employment:</b> <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Pay stub from new employer; OR <input type="checkbox"/> If none of these apply, provide written explanation In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following; <ul style="list-style-type: none"> <li><input type="checkbox"/> Bankruptcy filing for the business; OR</li> <li><input type="checkbox"/> Two months recent bank statements for the business account evidencing cessation of business activity; OR</li> <li><input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit and loss statement</li> </ul>
<input type="checkbox"/> Other: a hardship that is not covered above	<input type="checkbox"/> Written explanation describing the details of the hardship and relevant documentation



**Borrower/Co-Borrower Acknowledgement and Agreement**

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party\*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party\*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
  - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
  - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
  - c. The Servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
  - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party\* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party\* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the Servicer or authorized third party\*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
  - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
  - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Lender/Servicer/ or authorized third party\*. By checking this box, I also consent to being contacted by ☐ text messaging.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

\*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.







## Homeowner Financial Worksheet

Melani Schulte

Loan Number: 0568476861

	MONTHLY PAYMENT	BALANCE	NAME OF CREDITOR
Home Mortgage			
2nd Home Mortgage			
Auto Loan			
Auto Loan			
Creditor			
Creditor			
Creditor			
Creditor			
Creditor			
Creditor			
Student Loan			
Alimony / Support			
Child Care			
IRS			
Chapter 13			
Electricity			
Heating Fuel			Oil or Natural Gas
Water & Sewer			
Telephone			
Cable TV			
Auto Insurance			
Health Insurance			Paid directly (not by employer)
Life Insurance			Paid directly (not by employer)
Medical/Dental Expenses			
Homeowner's Insurance			Only list here if not in Mortgage
Real Estate Tax			Only list here if not in Mortgage
Personal Property Tax			
Groceries			
School Lunches			
Transportation, Parking, Tolls			
Clothing			
Dry Cleaning/Laundry			
Cell Phone			
Internet Service			
Homeowner's Association Dues			
Recreation / Spending Money			
Charitable Donations			
Other Expenses			
TOTAL MONTHLY EXPENSES			

HELP FOR AMERICA'S HOMEOWNERS.


  
 MAKING HOME AFFORDABLE


## Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

Borrower Signature	Social Security Number	Date of Birth	Date
Co-Borrower Signature	Social Security Number	Date of Birth	Date

Loan ID: 0568476861



## How to Complete IRS Form 4506-T

Please refer to this checklist as you complete the IRS Form 4506T (Request for Transcript of Tax Return)

- Enter the borrower's name on line 1a.
- Enter the borrower's Social Security number on line 1b.
- Enter the Spouse's name on line 2a if a joint tax return was filed.
- Enter the spouse's Social Security number on line 2b if a joint tax return was filed.
- Enter the borrower's current name and address on line 3.
- Enter the borrower's previous address as listed on the last tax return filed on line 4 if different from the address entered on line 3.
- Enter the following information on line 5:

Shellpoint Mortgage Servicing

C/O CoreLogic, 4 First American Way, Santa Ana, CA 92707

866.418.4596 Participant # 300429 Mailbox ID: CoreLogic

- Enter 1040 on line 6 and check off the box for 6a.
- Enter the ending date of the year for the two most recent tax years filed, using the mm/dd/yyyy format, on line 9.
- Please read the signature disclosure and check the signatory attest box that is located above the signature line.
- Sign, date and enter a telephone number on the first signature line for the borrower.
- Skip the title line unless a/an corporation, partnership, estate, or trust.
- Spouse should sign and date on the second signature line if a joint tax return was filed.

Please note that this document will not be accepted by the IRS if there are alterations such as strikethrough, white outs initials, etc.

The IRS Form 4506-T may also be found online at <http://www.irs.gov> by entering "4506T" into the search box.



Form **4506-T**  
(Rev. September 2015)  
Department of the Treasury  
Internal Revenue Service

# Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.  
▶ Request may be rejected if the form is incomplete or illegible.  
▶ For more information about Form 4506-T, visit [www.irs.gov/form4506t](http://www.irs.gov/form4506t).

OMB No. 1545-1872



**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Shellpoint Mortgage Servicing, C/O CoreLogic, 4 First American Way, Santa Ana, CA 92707, Participant# 300429, Mailbox ID: CoreLogic

**Caution:** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶

**a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

**b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days ☐

**c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

**7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐

**8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☐

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

/	/	/	/	/	/	/	/
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**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

<input type="checkbox"/> Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.	Phone number of taxpayer on line 1a or 2a
<b>Sign Here</b> ▶ Signature (see instructions)	Date
▶ Title (if line 1a above is a corporation, partnership, estate, or trust)	
▶ Spouse's signature	Date



Section references are to the Internal Revenue Code unless otherwise noted.

## Future Developments

For the latest information about Form 4506-T and its instructions, go to [www.irs.gov/form4506t](http://www.irs.gov/form4506t). Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

**Note:** If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

## Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	512-460-2272
	559-456-7227
	816-292-6102

## Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	801-620-6922
	859-669-3592

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.


**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

 **CAUTION** You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.



**Property Taxes and Homeowners Insurance**

Please indicate if you have any past due property taxes and/or homeowners insurance

☐

Tax

Amount Past Due:

Tax agency name:

☐

Insurance

Amount Past Due:

Company name:



Shellpoint

Mortgage Servicing

P.O. Box 10826  
Greenville, SC 29603-0826

**Phone Number:** 866-825-2174

**Fax:** 866-467-1187

**Email:** Lossmitigation@shellpointmtg.com

**Mon - Thurs:** 8:00AM-6:00PM  
**Fri:** 8:00AM-5:00PM



RE: Loan # 0568476861

Borrower(s)/Debtor(s): Melani Schulte

Property Address: 1392 Echo Falls Ave  
Las Vegas, NV 89123

### ATTORNEY CONSENT FORM

In my capacity as counsel for the above-referenced Debtor(s) in the below-referenced bankruptcy case, I hereby authorize Shellpoint Mortgage Servicing and its agents to communicate directly with Debtor(s), with such communications restricted to the subject matter of a workout or loss mitigation alternative with respect to the above-referenced account number. In authorizing the same, it is understood that Shellpoint Mortgage Servicing shall not communicate with the Debtor(s) on any other issue.

#### CONSENTED TO:

\_\_\_\_\_  
Attorney Signature

\_\_\_\_\_  
Attorney Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Bankruptcy Case Number



cc: HOF



**National Default Servicing Corporation**

7720 N. 16<sup>th</sup> Street, Suite 300

Phoenix, Arizona 85020

Phone (602) 264-6101

Fax (602) 264-6209

May 3, 2018

Melani Schulte  
9811 W. Charleston Blvd  
Las Vegas, NV 89117



RE: Trustee Sale No : 18-00748-SM-NV  
Loan Number: XXXXXX 6861  
Prop. Address : 1392 Echo Falls Avenue  
Las Vegas, NV 89123

This firm has been retained to conduct a non-judicial foreclosure sale (trustee's sale) pursuant to the Deed of Trust associated with the above referenced property address.

1. The amount of the debt is \$167,845.11 plus those charges that continue to accrue until the loan is paid, such as interest, late charges, advances, expenses and attorney's/trustee's fees. This is a good faith estimate based on information received from the loan servicer. If you require a statement of all these amounts computed through a specified date, you may request such statement through this office.

The arrearage amount is the sum of payments that have come due on and after the date of default November 1, 2012, plus late charges, periodic adjustments to the payment amount, expenses and attorney's/trustee's fees that have been or will be further described in the Statement of Breach or Non-Performance attached to the Notice of Trustee's Sale.

2. The creditor (current beneficiary) to whom the debt is owed is: The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2004-28CB, Mortgage Pass-Through Certificates, Series 2004-28CB

The loan servicer is: Shellpoint Mortgage Servicing

3. This firm will assume the debt to be valid unless you, within thirty days after receipt of this notice, dispute the validity of the debt or a portion thereof. If you notify this firm in writing within the thirty day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and a copy of such verification will be mailed to you. Also, upon your written request within the thirty day period, this firm will provide you with the name and address of the original creditor, if it is different from the current creditor.

This firm is not a Debt Collector as that term is defined pursuant to the Fair Debt Collection Practices Act within this jurisdiction (*see Mansour vs. Cal-Western Reconveyance Corp.*, 618 F.Supp.2d 1178 (D. Ariz. 2009)). Should a subsequent determination be made that this firm is a Debt Collector as that term is defined within the Act, then you are notified that any information obtained will be used for the purpose of collecting a debt. Please be advised that if your personal liability for this debt has been modified or extinguished by a discharge in bankruptcy, this communication is provided solely in reference to the foreclosure on the deed of trust remaining on the property and is not an attempt to collect the discharged personal obligation. The notifications provided herein do not limit or detract from the effect of foreclosure upon the subject property.

National Default Servicing Corporation  
(602)-264-6101

P.O. BOX 51850  
LIVONIA MI 48151-5850  
RETURN SERVICE REQUESTED



**Shellpoint**

Mortgage Servicing

Phone Number: 866-316-4706

Fax: 866-467-1137

www.shellpointmtg.com

Mon - Thurs: 8:00AM-10:00PM

Fri: 8:00AM-10:00PM

Sat: 8:00AM-3:00PM



S-SFRECS20 L-154 R-117  
P8AAOZ00203007 - 545700149 I11814  
MELANI SCHULTE  
9811 W. CHARLESTON BLVD  
STE 2-351  
LAS VEGAS NV 89117-7528



Loan Number:	0568476861
Principal Balance:	\$128,870.89
Property:	1392 Echo Falls Ave Las Vegas, NV 89123

05/07/2018

Dear Borrower,

Thank you for your recent inquiry regarding the above referenced mortgage loan. We will review your account information and provide a written response to your request within fifteen (15) days.

If you have any questions, you may contact our Escalation Department directly at 888-536-9761 Monday through Thursday 8:00AM-10:00PM, Friday 8:00AM-10:00PM, and Saturday 8:00AM-3:00PM EST. You may also reach us via email at [escalations@shellpointmtg.com](mailto:escalations@shellpointmtg.com). When contacting us regarding this inquiry, please reference your loan number as well as case number 1518321.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 866-316-4706.

Sincerely,

Escalation Department  
Shellpoint Mortgage Servicing



**Please read the following important notices as they may affect your rights.**

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.



If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Notice of Error or Information Request Address:** You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

The following is a Spanish translation of the information provided above.

**Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.**

Esto es un intento de cobrar una deuda y cualquier información obtenida se utilizará para ello. Esta comunicación es de un cobrador de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una descarga de bancarrota de la deuda: tenga en cuenta que este aviso es para informarle de la situación de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud de Sección 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

**Atención Miembros del Servicio Militar y Dependientes:** Ley de Amparo Civil para miembros del servicio militar y ciertas leyes estatales proporcionan protecciones importantes para usted, incluyendo protecciones de tasas de interés y prohibiendo la ejecución hipotecaria bajo la mayoría de las circunstancias durante y doce meses después del miembro del servicio militar u otro servicio. Asesoramiento para militares con cobertura está disponible de Military OneSource (800-342-9647) y la Asistencia Legal de las Fuerzas Armadas de Estados Unidos o de otras agencias similares. Para más información por favor visite el sitio web de Military OneSource [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Aviso de Error o la Dirección de Petición de Información** Usted tiene ciertos derechos en virtud de la ley federal relacionados con la resolución de errores en el servicio de su préstamo y la solicitud de información sobre su préstamo. Si desea solicitar información sobre su préstamo o si usted cree que un error ha ocurrido en el servicio de su préstamo y desea presentar una resolución de errores o solicitud de información, por favor escríbanos a la siguiente dirección: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

The following is a Chinese translation of the information provided above.

**请阅读以下重要通知，因为它们可能会影响您的权利。**

这是试图进行收债的一种尝试，所获取的任何信息均会用于收债目的。此信函由收债人发出。

如果您是破产客户，或是获得本债务破产免责的客户：请注意，本通知旨在告知您抵押贷款的状态。本通知不构成对此文件的任何接受者，即根据适用的破产法而获得此类债务的免责之人，或可能遭受《美国破产法典》第 362 章节的自动冻结之人的付款要求或个人责任通知。但是，此通知可能会执行针对抵押财产的留置权，该权利尚未被您的破产所免除。

**各服役人员及其家属，请注意：**联邦《服役人员民事救助法案》及某些州法律会为您提供重要保护，包括在服役人员服役期或其他服务期之内以及十二个月之后在多数情况下的利率保护和禁止丧失抵押品赎回权。Military OneSource (800-342-9647) 和美国武装部队法律援助部门 (United States Armed Forces Legal Assistance) 或其他类似机构会为接受医疗服务的服役人员提供咨询服务。如需更多信息，请访问 Military OneSource 网站：[www.militaryonesource.mil/](http://www.militaryonesource.mil/)。

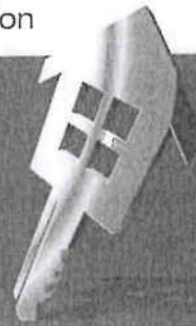
**错误或信息请求通知致函** 根据联邦法律，您拥有某些关于解决您的贷款还本付息业务中的错误以及索取有关您贷款信息的权利。如果想索取有关您贷款的信息，或者是您认为您的贷款还本付息业务中出现错误，而想要提交“错误决议”或“信息请求”，请写信给我们，地址如下：Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

If you prefer to receive communication in a language other than English, Spanish, or Chinese, please contact us at 866-316-4706 to speak with a translator in your preferred language about the servicing of your loan or a document you received.



An important message from the Federal Trade Commission

# A note to Homeowners



Facing foreclosure? Scammers are targeting people having trouble paying their mortgages. Some claim to be able to “rescue” homeowners from foreclosures, while others promise loan modifications – for a fee. The **Federal Trade Commission**, the nation’s consumer protection agency, wants you to know how to avoid scams that could make your housing situation go from bad to worse.

## Don't Get Hit by a Pitch.

*“We can stop your foreclosure!”*

*“97% success rate!”*

*“Guaranteed to save your home!”*

These kinds of claims are the tell-tale signs of a foreclosure rip-off. Steer clear of anyone who offers an easy out.

## Don't Pay for a Promise.

Don't pay any business, organization, or person who promises to prevent foreclosure or get you a new mortgage. These so-called “foreclosure rescue companies” claim they can help save your home, but they're out to make a quick buck. Some may request hefty fees in advance – and then stop returning your calls. Others may string you along before disclosing their charges. Cut off all dealings if someone insists on a fee.

## Send Payments Directly.

Some scammers offer to handle financial arrangements for you, but then just pocket your payment. Send your mortgage payments **ONLY** to your mortgage servicer.

## Don't Pay for a Second Opinion.

Have you applied for a loan modification and been turned down? Never pay for a “second opinion.”

## Imitations = Frustrations.

Some con artists use names, phone numbers, and websites to make it look like they're part of the government. If you want to contact a government agency, type the web address directly into your browser and look up any address you aren't sure about. Use phone numbers listed on agency websites or in other reliable sources, like the Blue Pages in your phone directory. Don't click on links or open any attachments in unexpected emails.

## Talk to a HUD-Certified Counseling Agency – For Free.

If you're having trouble paying your mortgage or you've already gotten a delinquency notice, free help is a phone call away. Call 1-888-995-HOPE for free personalized advice from housing counseling agencies certified by the U.S. Department of Housing and Urban Development (HUD). This national hotline – open 24/7 – is operated by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NOW Alliance of mortgage industry members and HUD-certified counseling agencies. For free guidance online, visit [www.hopenow.com](http://www.hopenow.com). For free information on the President's plan to help homeowners, visit [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov).



Federal Trade Commission  
[ftc.gov/MoneyMatters](http://ftc.gov/MoneyMatters)



Call

# 1-888-995-HOPE

for free personalized guidance from housing counseling agencies certified by the U.S. Department of Housing and Urban Development. The Homeowner's HOPE™ Hotline – open 24/7 – is operated by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NOW Alliance of mortgage industry members and HUD-certified counseling agencies. Or visit

[www.hopenow.com](http://www.hopenow.com)

For free information on the President's plan to help homeowners, visit

[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)



MELANI SCHULTE

9811 W. CHARLESTON BLVD.  
STE 2-351  
LAS VEGAS, NV 89117

NATIONAL DEFAULT SERVICING CORP  
7720 N. 16<sup>TH</sup> STREET, SUITE 300  
PHOENIX, AZ 85020

5/10/2018

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RE: 1392 ECHO FALLS AVE., LAS VEGAS, NV 89123  
T.S. NUMBER 18-00748-SM-NV

I am in receipt of your Debt Validation Notice dated May 3, 2018

Consider this notice that I am disputing the validity of this debt.

Best regards,

A handwritten signature in black ink, appearing to read 'Melani Schulte', written in a cursive style.

Melani Schulte



GCHDS

P.O. Box 10826  
Greenville, SC 29603-0826



**Hours of Operation**  
Monday - Thursday: 8:00AM-10:00PM  
Friday: 8:00AM-10:00PM  
Saturday: 8:00AM-3:00PM

Phone: 866-316-4706  
Fax: 866-467-1137  
Website: www.shellpointmtg.com

5/11/2018

Melani Schulte  
9811 W. Charleston Blvd  
Ste 2-351  
Las Vegas, NV 89117

Loan Number: 568476861  
Property Address: 1392 Echo Falls Ave  
Las Vegas, NV 89123

## Cooperative Deed-in-Lieu or Short Sale Offer

Dear Homeowner:

Shellpoint Mortgage Servicing ("Shellpoint") wants to work with you on possible options to avoid foreclosure. We understand this is a difficult time and we want to help. You may be eligible for our Cooperative Deed-in-Lieu Program or Cooperative Short Sale Program. Our offer is now especially attractive, as it includes an incentive up to \$20,000.00 to help you settle other possible existing liens on the property as well as provide relocation assistance. These programs are specifically designed to help borrowers who are unable to afford their mortgage payments and want to avoid foreclosure.

Please call us as soon as possible if you would like to participate in one of the following programs:

### Cooperative Deed-in-Lieu

- You are eligible to receive up to **\$20,000.00** in total assistance if you are approved for this program and the deed-in-lieu of foreclosure is completed.
- In order to qualify, you must be able to provide clear and marketable title with a general warranty deed. If there are money judgments or liens against your property, we may be able to assist you in resolving them.
- This program entails the voluntarily transfer of your property ownership to the owner of your mortgage in exchange for a release from your mortgage loan and payments.
- If approved, we will release you from any further responsibility on the remaining deficiency balance.
- Typically, a deed-in-lieu is less harmful to your credit than a foreclosure.

### Cooperative Short Sale Program

- You are eligible to receive up to **\$20,000.00** in total assistance if you are approved for this program and successfully sell your home.
- We will partner with you and your realtor to determine the fair market value of your home and help to set the appropriate listing price.
- If there are money judgments or liens against your property, we may be able to assist you in resolving them.
- If an offer is approved, the proceeds will pay off your mortgage, even if it is less than what you currently owe on your mortgage.
- We will release you from any further responsibility on the remaining deficiency balance.
- Typically, a short sale is less harmful to your credit than a foreclosure.

The offer above is contingent upon approval of either a short sale or deed-in-lieu of foreclosure by Shellpoint. This offer is void if previous settlement arrangements have been made.

Any amounts paid to resolve money judgments or liens against your property will deducted from your maximum relocation assistance.

Advances or payments under this program will be reported to the IRS in accordance with applicable federal regulations. We recommend that you consult with your tax advisor to understand potential tax implications.

**Other Options May be Available**

You may still have an opportunity to be evaluated for additional home retention programs as you may qualify for other foreclosure alternatives. Please note that we cannot determine your eligibility for other programs unless you provide an application and all necessary documentation. To submit a complete application, please call contact your dedicated Single Point of Contact (SPOC), Janequa Green-Billups, at 888-557-9585.

If you have any questions or concerns, you may also contact us at 866-316-4706. We are available Monday through Thursday 8:00AM-10:00PM, Friday 8:00AM-10:00PM, and Saturday 8:00AM-3:00PM EST.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 866-316-4706.

Sincerely,

Janequa Green-Billups  
888-557-9585  
Shellpoint Mortgage Servicing



**Please read the following important notices as they may affect your rights.**

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603.

The following is a Spanish translation of the information provided above.

**Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.**

Esto es un intento de cobrar una deuda y cualquier información obtenida se utilizará para ello. Esta comunicación es de un cobrador de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una descarga de bancarrota de la deuda: tenga en cuenta que este aviso es para informarle de la situación de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud de Sección 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

**Atención Miembros del Servicio Militar y Dependientes:** Ley de Amparo Civil para miembros del servicio militar y ciertas leyes estatales proporcionan protecciones importantes para usted, incluyendo protecciones de tasas de interés y prohibiendo la ejecución hipotecaria bajo la mayoría de las circunstancias durante y doce meses después del miembro del servicio militar u otro servicio. Asesoramiento para militares con cobertura está disponible de Military OneSource (800-342-9647) y la Asistencia Legal de las Fuerzas Armadas de Estados Unidos o de otras agencias similares. Para más información por favor visite el sitio web de Military OneSource [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Aviso de Error o la Dirección de Petición de Información**

Usted tiene ciertos derechos en virtud de la ley federal relacionados con la resolución de errores en el servicio de su préstamo y la solicitud de información sobre su préstamo. Si desea solicitar información sobre su préstamo o si usted cree que un error ha ocurrido en el servicio de su préstamo y desea presentar una resolución de errores o solicitud de información, por favor escríbanos a la siguiente dirección: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603.

The following is a Chinese translation of the information provided above.

**请阅读以下重要通知，因为它们可能会影响您的权利。**

这是试图进行收债的一种尝试，所获取的任何信息均会用于收债目的。此信函由收债人发出。

如果您是破产客户，或是获得本债务破产免责的客户：请注意，本通知旨在告知您抵押贷款的状态。本通知不构成对此文件的任何接受者，即根据适用的破产法而获得此类债务的免责之人，或可能遭受《美国破产法典》第 362 章节的自动冻结之人的付款要求或个人责任通知。但是，此通知可能会执行针对抵押财产的留置权，该权利尚未被您的破产所免除。

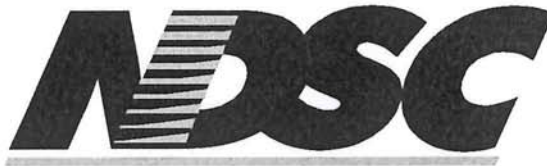
**各服役人员及其家属，请注意：**联邦《服役人员民事救助法案》及某些州法律会为您提供重要保护，包括在服役人员服役期或其他服务期之内以及十二个月之后在多数情况下的利率保护和禁止丧失抵押品赎回权。Military OneSource (800-342-9647) 和美国武装部队法律援助部门 (United States Armed Forces Legal Assistance) 或其他类似机构会为接受医疗服务的服役人员提供咨询服务。如需更多信息，请访问 Military OneSource 网站：[www.militaryonesource.mil/](http://www.militaryonesource.mil/)。

#### **错误或信息请求通知致函**

根据联邦法律，您拥有某些关于解决您的贷款还本付息业务中的错误以及索取有关您贷款信息的权利。如果想索取有关您贷款的信息，或者是您认为您的贷款还本付息业务中出现错误，而想要提交“错误决议”或“信息请求”，请写信给我们，地址如下：Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603.

If you prefer to receive communication in a language other than English, Spanish, or Chinese, please contact us at <<Phone>> to speak with a translator in your preferred language about the servicing of your loan or a document you received.





National Default Servicing Corporation  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, Arizona 85020

Phone (602) 264-6101  
Fax (602) 264-6209

Date: May 16, 2018

Melani Schulte  
9811 W. Charleston Blvd  
Las Vegas, NV 89117



**NOTIFICATION PURSUANT TO NEVADA REVISED STATUTES § 107.080(2)(c)(3)**

**NOTICE: THIS MAY BE CONSIDERED AS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**

**HOWEVER, IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.**

Borrower(s): Melani Schulte  
Property Address: 1392 Echo Falls Avenue, Las Vegas, NV 89123  
Servicer: Shellpoint Mortgage Servicing  
NDSC File No.: 18-00748-SM-NV

Dear Borrower(s):

We are writing to let you know that your mortgage loan payment is past due, and your property has been referred to foreclosure.

You may be able to avoid foreclosure by paying the total amount necessary to bring the account current or by other foreclosure prevention alternatives that may be available to you. You can obtain additional information through the website or by contacting a representative at Shellpoint Mortgage Servicing at the toll free number below.

Toll Free Number: 1-866-263-5802

Pursuant to NRS 107.080(2)(c)(3), we are notifying you of the following:

1. The total amount needed to reinstate your mortgage loan and avoid foreclosure proceedings is \$65,347.07.
2. The amount in Default is \$59,720.00.
3. The current unpaid amount of the principal obligation under the Deed of Trust is \$128,870.89.

4. The amount of accrued interest is \$34,464.24.
5. The amount of accrued late charges is \$ 283.44.
6. The estimate of fees imposed in connection with the power of sale is \$330.00.

**Please note: The amounts listed above are as of the date of this letter and are subject to change.**

In order to obtain the most current amounts due on this account you may contact Shellpoint Mortgage Servicing at our toll free number: **1-866-263-5802**

Sincerely,

National Default Servicing Corporation  
Trustee

*If you or your spouse is a member of the military, please contact 1-866-263-5802 immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief.*



**Mortgage Servicing**

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS  
P.O. Box 619063 • Dallas, TX 75261-9063

0-811-03837-0007262-002-1-000-010-000-000



MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117-7528

**MORTGAGE STATEMENT**  
Statement Date: 05/20/2018

Account Number	0568476861
Payment Date	06/01/2018
Payment Amount	\$65,584.74

Phone: 866-316-4706  
Website: www.shellpointmtg.com

**Explanation of Payment Amount**

Principal	\$226.78
Interest	\$481.82
Escrow (Taxes and Insurance)	\$155.51
<b>Regular Monthly Payment</b>	<b>\$864.11</b>
Total Fees and Charges	\$1,586.43
Past Unpaid Payment	\$63,134.20
<b>Total Payment Amount</b>	<b>\$65,584.74</b>

**Past Payments Breakdown**

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$26.00	\$26.00
Partial Payment (Unapplied)	\$0.00	\$702.97
<b>Total</b>	<b>\$26.00</b>	<b>\$728.97</b>

**Account Information**

Outstanding Principal	\$128,870.89
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

**Bankruptcy Message**

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

**Important Messages**

**\*Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

**Additional Messages**

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call **866-316-4706** to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

**\*\*Account History\*\*****Recent Account History**

- o Payment due 12/01/17: unpaid balance of \$60,398.72
- o Payment due 01/01/18: unpaid balance of \$829.36
- o Payment due 02/01/18: unpaid balance of \$829.36
- o Payment due 03/01/18: unpaid balance of \$899.54
- o Payment due 04/01/18: unpaid balance of \$899.54
- o Payment due 05/01/18: unpaid balance of \$864.11
- o Payment due 06/01/18: current payment due

o **Total: \$65,584.74 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.

**Mortgage Servicing**

Loan Number: 0568476861  
MELANI SCHULTE

Property Address:  
1392 ECHO FALLS AVE  
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING  
PO BOX 740039  
CINCINNATI OH 45274-0039

**Payment Amount**

Payment Date	06/01/2018
Payment Amount	\$65,584.74

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
<b>Total Amount Enclosed</b>	<b>\$</b>

(Please do not send cash)

01000515483600002592330008641100086411056847686120601180616183

Transaction Activity (04/15/2018 - 05/19/2018)			
Date	Description	Charges	Payments
04/17/2018	Late Charge Assess (because full payment not received by 4/16/2018)	\$35.43	\$0.00
05/02/2018	Property Inspection Disbursement	\$13.00	\$0.00
05/02/2018	Foreclosure Trustee Disbursement	\$1,525.00	\$0.00
05/17/2018	Property Inspection Disbursement	\$13.00	\$0.00
05/17/2018	Property Inspection Payment	\$0.00	\$13.00
05/18/2018	Property Inspection Payment	\$0.00	\$13.00

**Important Notice:** Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

**Address, Phone, and Name Changes**

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name\*\* ☐ Email Address

\*\*Please remember:

Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Old Borrower Name: \_\_\_\_\_ New Borrower Name: \_\_\_\_\_

Old Co-Borrower Name: \_\_\_\_\_ New Co-Borrower Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Co-Borrower Signature: \_\_\_\_\_

New Mailing Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

New Phone Number: Day (\_\_\_\_) \_\_\_\_-\_\_\_\_ Evening (\_\_\_\_) \_\_\_\_-\_\_\_\_ Email Address \_\_\_\_\_



# Understanding Your Monthly Mortgage Statement

The 2016 Mortgage Servicing Rule requires mortgage servicers to send modified periodic statements to consumers who have filed for bankruptcy. These rules go into effect in April 2018.



You will start to receive periodic mortgage statements from us. Borrowers in an active or discharged bankruptcy previously did not receive statements, unless requested, because it may be considered a violation of the bankruptcy stay.

The statement will provide you information tailored to the chapter of bankruptcy and/or status of the bankruptcy. It may include payment information, due dates, and/or important messages about the servicing of your loan. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you do not wish to receive periodic billing statements, you may request in writing that we cease sending periodic statements.

**MORTGAGE STATEMENT**  
Statement Date: 03/31/2018

Account Number: 0000000000  
Payment Due: 04/01/2018  
Payment Amount: \$154.75

**Explanation of Payment Amount (Your Periodic Payment)**

Payment	\$154.75
Regular Monthly Payment	\$154.75
Past Payments Breakdown	\$0.00

**Payment Breakdown**

Item	Amount	Due Date
Principal	\$114.75	04/01/2018
Interest	\$39.00	04/01/2018
Escrow	\$0.00	04/01/2018
Prepaid Fees	\$0.00	04/01/2018
Other	\$0.00	04/01/2018

**Important Messages**

Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Details and more with payment.

Payment Amount: \$154.75

Regular Monthly Payment: \$154.75

Past Payments Breakdown: \$0.00

Total Payment Amount: \$154.75

## Bankruptcy Chapters 7, 11, & 15

Payment Amount \$154.75

**Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$154.75

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Amount \$0.00  
Total Payment Amount \$154.75

**Total Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

## Bankruptcy Chapters 12 & 13

Payment Amount \$179.96

**Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges. If your bankruptcy plan requires you to pay the Trustee the post-petition amount each month, this is the amount that the Trustee owes to bring the account current for post-petition payments.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$179.96  
Total Fees and Charges \$0.00

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Amount \$0.00  
Total Payment Amount \$179.96

**Total Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Current Balance \$3,333.33

**Current Balance** - This box shows the amount remaining toward all debt that was past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly payment.

**MORTGAGE STATEMENT**  
Statement Date: 03/31/2018

Account Number: 0000000000  
Payment Due: 04/01/2018  
Payment Amount: \$179.96

**Explanation of Payment Amount (Your Periodic Payment)**

Payment	\$179.96
Regular Monthly Payment	\$179.96
Past Payments Breakdown	\$0.00

**Payment Breakdown**

Item	Amount	Due Date
Principal	\$139.96	04/01/2018
Interest	\$40.00	04/01/2018
Escrow	\$0.00	04/01/2018
Prepaid Fees	\$0.00	04/01/2018
Other	\$0.00	04/01/2018

**Important Messages**

Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy plan requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you want to stop receiving statements, write to us.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Details and more with payment.

Payment Amount: \$179.96

Regular Monthly Payment: \$179.96

Past Payments Breakdown: \$0.00

Total Payment Amount: \$179.96

Current Balance: \$3,333.33



### Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS  
P.O. Box 619063 • Dallas, TX 75261-9063

7-811-04008-0001502-001-1-000-010-000-000



MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117-7528



### MORTGAGE STATEMENT

Statement Date: 06/18/2018

Account Number	0568476861
Payment Date	07/01/2018
Payment Amount	\$67,297.17

Phone: 866-316-4706  
Website: www.shellpointmtg.com

#### Explanation of Payment Amount

Principal	\$227.72
Interest	\$480.88
Escrow (Taxes and Insurance)	\$155.51
<b>Regular Monthly Payment</b>	<b>\$864.11</b>
Total Fees and Charges	\$848.32
Past Unpaid Payment	\$65,584.74
<b>Total Payment Amount</b>	<b>\$67,297.17</b>

#### Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$26.00
Partial Payment (Unapplied)	\$0.00	\$702.97
<b>Total</b>	<b>\$0.00</b>	<b>\$728.97</b>

#### Account Information

Outstanding Principal	\$128,870.89
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

#### Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

#### Important Messages

**\*Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

#### Additional Messages

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at [www.shellpointmtg.com](http://www.shellpointmtg.com) or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call **866-316-4706** to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

#### \*\*Account History\*\*

##### Recent Account History

- o Payment due 01/01/18: unpaid balance of \$62,076.40
- o Payment due 02/01/18: unpaid balance of \$829.36
- o Payment due 03/01/18: unpaid balance of \$899.54
- o Payment due 04/01/18: unpaid balance of \$899.54
- o Payment due 05/01/18: unpaid balance of \$864.11
- o Payment due 06/01/18: unpaid balance of \$864.11
- o Payment due 07/01/18: current payment due

**o Total: \$67,297.17 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing  
Loan Number: 0568476861  
MELANI SCHULTE

Property Address:  
1392 ECHO FALLS AVE  
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING  
PO BOX 740039  
CINCINNATI OH 45274-0039

#### Payment Amount

Payment Date	07/01/2018
Payment Amount	\$67,297.17

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
<b>Total Amount Enclosed</b>	<b>\$</b>
(Please do not send cash)	





# Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS  
P.O. Box 619063 • Dallas, TX 75261-9063

7-811-04245-0001650-001-1-000-010-000-000



MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117-7528



## Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Account Number  
Payment Date  
Payment Amount

0568476861  
08/01/2018  
\$67,465.68

Phone: 866-316-4706  
Website: www.shellpointmtg.com

## Explanation of Payment Amount

Principal	\$228.67
Interest	\$479.93
Escrow (Taxes and Insurance)	\$155.51
<b>Regular Monthly Payment</b>	<b>\$864.11</b>
Total Fees and Charges	\$13.00
Past Unpaid Payment	\$66,588.57
<b>Total Payment Amount</b>	<b>\$67,465.68</b>

## Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$171.64	\$171.64
Interest	\$536.96	\$536.96
Escrow	\$218.19	\$218.19
Fees/Late Charges	\$0.00	\$26.00
Partial Payment (Unapplied)	-\$218.19	\$484.78
<b>Total</b>	<b>\$708.60</b>	<b>\$1,437.57</b>

## Account Information

Outstanding Principal	\$128,699.25
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

## Important Messages

**\*Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

## Additional Messages

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at [www.shellpointmtg.com](http://www.shellpointmtg.com) or request a copy to be mailed to you by calling us at 866-316-4706.

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For information about your payments, total amount due, and any additional payment history, see reverse side.

## \*\*Account History\*\*

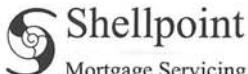
### Recent Account History

- o Payment due 02/01/18: unpaid balance of \$62,210.16
- o Payment due 03/01/18: unpaid balance of \$899.54
- o Payment due 04/01/18: unpaid balance of \$899.54
- o Payment due 05/01/18: unpaid balance of \$864.11
- o Payment due 06/01/18: unpaid balance of \$864.11
- o Payment due 07/01/18: unpaid balance of \$864.11
- o Payment due 08/01/18: current payment due

**o Total: \$67,465.68 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing  
Loan Number: 0568476861  
MELANI SCHULTE

Property Address:  
1392 ECHO FALLS AVE  
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING  
PO BOX 740039  
CINCINNATI OH 45274-0039

## Payment Amount

Payment Date 08/01/2018  
Payment Amount \$67,465.68

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
<b>Total Amount Enclosed</b>	<b>\$</b>
(Please do not send cash)	

Transaction Activity (06/18/2018 - 07/19/2018)			
Date	Description	Charges	Payments
07/16/2018	Property Inspection Disbursement	\$13.00	\$0.00
07/16/2018	Partial Payment Unapplied*	\$0.00	\$708.60
07/17/2018	Partial Payment Unapplied*	\$0.00	-\$926.79
07/17/2018	Regular Payment - (Due 11/1/2012)	\$0.00	\$926.79

**Important Notice:** Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

**Address, Phone, and Name Changes**

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name\*\* ☐ Email Address

**\*\*Please remember:**  
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Old Borrower Name: \_\_\_\_\_ New Borrower Name: \_\_\_\_\_

Old Co-Borrower Name: \_\_\_\_\_ New Co-Borrower Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Co-Borrower Signature: \_\_\_\_\_

New Mailing Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

New Phone Number: Day (\_\_\_\_) \_\_\_\_-\_\_\_\_ Evening (\_\_\_\_) \_\_\_\_-\_\_\_\_ Email Address \_\_\_\_\_



# Understanding Your Monthly Mortgage Statement

The 2016 Mortgage Servicing Rule requires mortgage servicers to send modified periodic statements to consumers who have filed for bankruptcy. These rules go into effect in April 2018.



You will start to receive periodic mortgage statements from us. Borrowers in an active or discharged bankruptcy previously did not receive statements, unless requested, because it may be considered a violation of the bankruptcy stay.

The statement will provide you information tailored to the chapter of bankruptcy and/or status of the bankruptcy. It may include payment information, due dates, and/or important messages about the servicing of your loan. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you do not wish to receive periodic billing statements, you may request in writing that we cease sending periodic statements.

## Bankruptcy Chapters 7, 11, & 15

Payment Amount \$154.75

**Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$154.75

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Payment \$0.00  
Total Payment Amount \$154.75

**Total Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

## Bankruptcy Chapters 12 & 13

Payment Amount \$179.96

**Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges. If your bankruptcy plan requires you to pay the Trustee the post-petition amount each month, this is the amount that the Trustee owes to bring the account current for post-petition payments.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$179.96  
Total Fees and Charges \$0.00

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Amount \$0.00  
Total Payment Amount \$179.96

**Total Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Current Balance \$3,333.33

**Current Balance** - This box shows the amount remaining toward all debt that was past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly payment.

Transaction Activity (05/20/2018 - 06/17/2018)			
Date	Description	Charges	Payments
06/11/2018	Property Inspection Disbursement	\$13.50	\$0.00
06/12/2018	Certified Mail Cost Disbursement	\$2.82	\$0.00
06/12/2018	FC Costs Disbursement	\$792.00	\$0.00
06/12/2018	Recording Cost Disbursement	\$40.00	\$0.00

**Important Notice:** Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing.

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Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

**Address, Phone, and Name Changes**

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name\*\* ☐ Email Address

\*\*Please remember:  
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Old Borrower Name: \_\_\_\_\_ New Borrower Name: \_\_\_\_\_

Old Co-Borrower Name: \_\_\_\_\_ New Co-Borrower Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Co-Borrower Signature: \_\_\_\_\_

New Mailing Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

New Phone Number: Day (\_\_\_\_) \_\_\_\_-\_\_\_\_ Evening (\_\_\_\_) \_\_\_\_-\_\_\_\_ Email Address \_\_\_\_\_



# Understanding Your Monthly Mortgage Statement

The 2016 Mortgage Servicing Rule requires mortgage servicers to send modified periodic statements to consumers who have filed for bankruptcy. These rules go into effect in April 2018.

You will start to receive periodic mortgage statements from us. Borrowers in an active or discharged bankruptcy previously did not receive statements, unless requested, because it may be considered a violation of the bankruptcy stay.

The statement will provide you information tailored to the chapter of bankruptcy and/or status of the bankruptcy. It may include payment information, due dates, and/or important messages about the servicing of your loan. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you do not wish to receive periodic billing statements, you may request in writing that we cease sending periodic statements.

**MORTGAGE STATEMENT**  
Statement Date: 03/31/2018

Account Number: 0123456789  
Current Balance: \$1,234,567.89  
Payment Amount: \$154.75

**Explanation of Payment Amount Due**

Payment Type	Amount
Regular Monthly Payment	\$154.75
Escrow (Taxes and Insurance)	\$0.00
Regular Monthly Payment	\$154.75
<b>Total Payment Amount</b>	<b>\$154.75</b>

**Bankruptcy Messages**  
Due to your bankruptcy, we are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you. If you wish to stop receiving statements, write us at: [Address].

**Summary of Amounts Paid Due Before Bankruptcy Filing (For Pre-bankruptcy Payments)**

Payment Type	Amount
Regular Monthly Payment	\$154.75
Escrow (Taxes and Insurance)	\$0.00
Regular Monthly Payment	\$154.75
<b>Total Payment Amount</b>	<b>\$154.75</b>

## Bankruptcy Chapters 7, 11, & 15

Payment Amount \$154.75

**Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$154.75

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Due Amount \$0.00  
Total Payment Amount \$154.75

**Total Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

## Bankruptcy Chapters 12 & 13

Payment Amount \$179.96

**Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges. If your bankruptcy plan requires you to pay the Trustee the post-petition amount each month, this is the amount that the Trustee owes to bring the account current for post-petition payments.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$179.96  
Total Payment Amount \$179.96

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Due Amount \$0.00  
Total Payment Amount \$179.96

**Total Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Current Balance \$3,333.33

**Current Balance** - This box shows the amount remaining toward all debt that was past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly payment.

**MORTGAGE STATEMENT**  
Statement Date: 03/31/2018

Account Number: 0123456789  
Current Balance: \$3,333.33  
Payment Amount: \$179.96

**Explanation of Payment Amount Due**

Payment Type	Amount
Regular Monthly Payment	\$179.96
Escrow (Taxes and Insurance)	\$0.00
Regular Monthly Payment	\$179.96
<b>Total Payment Amount</b>	<b>\$179.96</b>

**Bankruptcy Messages**  
Due to your bankruptcy, we are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you. If you wish to stop receiving statements, write us at: [Address].

**Summary of Amounts Paid Due Before Bankruptcy Filing (For Pre-bankruptcy Payments)**

Payment Type	Amount
Regular Monthly Payment	\$179.96
Escrow (Taxes and Insurance)	\$0.00
Regular Monthly Payment	\$179.96
<b>Total Payment Amount</b>	<b>\$179.96</b>

Echof

SHELLPOINT MORTGAGE SERVICING  
PO BOX 7050  
TROY MI 48007-7050



MELANI SCHULTE  
9811 W CHARLESTON BLVD  
STE 2-351  
LAS VEGAS NV 89117







PO Box 7050 Troy MI 48007-7050

August 21, 2018

Melani Schulte  
9811 w. charleston blvd  
Ste 2-351  
Las Vegas, NV 89117

Subject: **Please provide insurance information for:**  
**Property Address:** 1392 ECHO FALLS AVE  
LAS VEGAS, NV 89123 0000  
Loan Number: 0568476861

Dear Melani Schulte :

Our records show that your hazard insurance expired and we do not have evidence that you have obtained new coverage. **Because hazard insurance is required on your property, we plan to buy insurance for your property.** You must pay us for any period during which the insurance we buy is in effect but you do not have insurance.

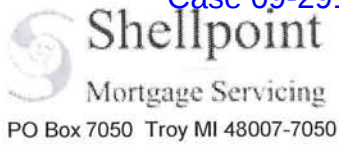
You should immediately provide us with your insurance information. We urge you to contact your insurance agent or company and have them provide us with current evidence of hazard insurance for your property referenced above in the form of your current insurance policy declarations page. This information must be provided in writing and can be faxed to our Insurance Department at (248) 878-2370 or provided by email to [insdocs@shellpointmtg.com](mailto:insdocs@shellpointmtg.com). TTY Service is available by contacting 711. You may also submit your insurance policy online at <http://www.ExpressInsuranceInfo.com/2919836>, or mail it to the following address:

Shellpoint Mortgage Servicing  
ISAOA / ATIMA  
PO Box 7050  
Troy, MI 48007-7050

The insurance we buy:

- **May be significantly more expensive than the insurance you can buy yourself.**
- **May not provide as much coverage as an insurance policy you buy yourself.**





If you have any questions, please contact us at (877) 491-7277.

Please review additional information provided in the same transmittal.

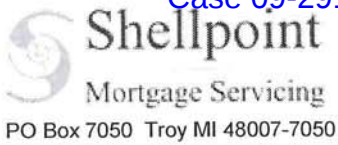
Sincerely,

Shellpoint Mortgage Servicing  
Insurance Department

Phone: (877) 491-7277  
Fax: (248) 878-2370  
Email: [insdocs@shellpointmtg.com](mailto:insdocs@shellpointmtg.com)







Loan Number: 0568476861

## SUPPLEMENTAL INFORMATION

Shellpoint Mortgage Servicing is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay of bankruptcy this notice is for compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.

Please be aware of your obligation to maintain hazard insurance on the property referenced on the first page of this letter that secures your federally related mortgage. We may obtain insurance coverage at your expense if you do not provide documentation of your existing coverage in a timely manner. The insurance cost may be significantly higher than the cost of insurance you can buy yourself. The insurance we purchase may only protect Shellpoint's interest and not your interest.

If you desire to maintain your voluntary insurance policy, we can advance the premium due from your escrow account if you: (a) accept the offer of the escrow account; (b) provide a copy of the invoice from your insurance company (c) agree in writing to reimburse the escrow advances through regular escrow payments (d) agree to escrow for the repayment of the advanced premium and to pay for future premiums necessary to maintain the required policy; and (e) agree that we will manage the escrow account in accordance with the loan documents and with state and federal law.





Statement Date: 08/20/2018

## Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS  
P.O. Box 619063 • Dallas, TX 75261-9063

2-811-04453-0000940-001-1-000-010-000-000

MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117-7528

Account Number	0568476861
Payment Date	09/01/2018
Payment Amount	\$67,621.19

Phone: 866-316-4706  
Website: www.shellpointmtg.com

## Explanation of Payment Amount

Principal	\$229.63
Interest	\$478.97
Escrow (Taxes and Insurance)	\$155.51
<b>Regular Monthly Payment</b>	<b>\$864.11</b>
Total Fees and Charges	\$0.00
Past Unpaid Payment	\$66,757.08
<b>Total Payment Amount</b>	<b>\$67,621.19</b>

## Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$172.35	\$343.99
Interest	\$536.25	\$1,073.21
Escrow	\$218.19	\$436.38
Fees/Late Charges	\$0.00	\$26.00
Partial Payment (Unapplied)	-\$218.19	\$266.59
<b>Total</b>	<b>\$708.60</b>	<b>\$2,146.17</b>

## Account Information

Outstanding Principal	\$128,526.90
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

## Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

## Important Messages

**\*Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

## Additional Messages

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at [www.shellpointmtg.com](http://www.shellpointmtg.com) or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call **866-316-4706** to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

## \*\*Account History\*\*

## Recent Account History

- o Payment due 03/01/18: unpaid balance of \$62,401.10
- o Payment due 04/01/18: unpaid balance of \$899.54
- o Payment due 05/01/18: unpaid balance of \$864.11
- o Payment due 06/01/18: unpaid balance of \$864.11
- o Payment due 07/01/18: unpaid balance of \$864.11
- o Payment due 08/01/18: unpaid balance of \$864.11
- o Payment due 09/01/18: current payment due

**o Total: \$67,621.19 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing

Loan Number: 0568476861  
MELANI SCHULTEProperty Address:  
1392 ECHO FALLS AVE  
LAS VEGAS NV 89123SHELLPOINT MORTGAGE SERVICING  
PO BOX 740039  
CINCINNATI OH 45274-0039

## Payment Amount

Payment Date	09/01/2018
Payment Amount	\$67,621.19

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
<b>Total Amount Enclosed</b>	<b>\$</b>

(Please do not send cash)

01000514107600002592330008641100086411056847686120901180916186



Transaction Activity (07/20/2018 - 08/19/2018)			
Date	Description	Charges	Payments
07/31/2018	County Tax Bill 1	\$378.79	\$0.00
08/13/2018	Partial Payment Unapplied*	\$0.00	\$708.60
08/14/2018	Partial Payment Unapplied*	\$0.00	-\$926.79
08/14/2018	Regular Payment - (Due 12/1/2012)	\$0.00	\$926.79

**Important Notice:** Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

**Address, Phone, and Name Changes**

Type of change (check all that apply)

\_\_\_ Address \_\_\_ Phone \_\_\_ Name\*\* \_\_\_ Email Address

Your Account # \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Old Borrower Name: \_\_\_\_\_ New Borrower Name: \_\_\_\_\_

Old Co-Borrower Name: \_\_\_\_\_ New Co-Borrower Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Co-Borrower Signature: \_\_\_\_\_

New Mailing Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

New Phone Number: Day (\_\_\_\_) \_\_\_\_-\_\_\_\_ Evening (\_\_\_\_) \_\_\_\_-\_\_\_\_ Email Address \_\_\_\_\_

**\*\*Please remember:**  
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

# Understanding Your Monthly Mortgage Statement

The 2016 Mortgage Servicing Rule requires mortgage servicers to send modified periodic statements to consumers who have filed for bankruptcy. These rules go into effect in April 2018.



You will start to receive periodic mortgage statements from us. Borrowers in an active or discharged bankruptcy previously did not receive statements, unless requested, because it may be considered a violation of the bankruptcy stay.

The statement will provide you information tailored to the chapter of bankruptcy and/or status of the bankruptcy. It may include payment information, due dates, and/or important messages about the servicing of your loan. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you do not wish to receive periodic billing statements, you may request in writing that we cease sending periodic statements.

MORTGAGE STATEMENT																			
Statement Date: 03/30/2018																			
Account Number	0130000001																		
Payment Amount	\$154.75																		
<b>Explanation of Amount Due</b> Principal: \$114.75 Interest: \$11.14 Regular Monthly Payment: \$125.75 Nonregular Payment: \$0.00 Total Payment Amount: \$125.75																			
<b>Payment Breakdown</b> <table border="1"> <thead> <tr> <th>Payment Type</th> <th>Amount</th> <th>Due Date</th> </tr> </thead> <tbody> <tr> <td>Principal</td> <td>\$114.75</td> <td>03/30/2018</td> </tr> <tr> <td>Interest</td> <td>\$11.14</td> <td>03/30/2018</td> </tr> <tr> <td>Taxes</td> <td>\$0.00</td> <td>03/30/2018</td> </tr> <tr> <td>Fees/Charges</td> <td>\$0.00</td> <td>03/30/2018</td> </tr> <tr> <td>Total</td> <td>\$125.75</td> <td>03/30/2018</td> </tr> </tbody> </table>		Payment Type	Amount	Due Date	Principal	\$114.75	03/30/2018	Interest	\$11.14	03/30/2018	Taxes	\$0.00	03/30/2018	Fees/Charges	\$0.00	03/30/2018	Total	\$125.75	03/30/2018
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Fees/Charges	\$0.00	03/30/2018																	
Total	\$125.75	03/30/2018																	
<b>Account Information</b> Outstanding Principal: \$4,417.44 Interest Due: \$0.00 Payment Priority: None																			

## Bankruptcy Chapters 7, 11, & 15

Payment Amount \$154.75

**Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$154.75

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Payment \$0.00  
Total Payment Amount \$154.75

**Total Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

## Bankruptcy Chapters 12 & 13

Payment Amount \$179.96

**Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges. If your bankruptcy plan requires you to pay the Trustee the post-petition amount each month, this is the amount that the Trustee owes to bring the account current for post-petition payments.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$179.96  
Total Fees and Charges \$0.00

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Past Unpaid Payment \$0.00  
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Current Balance \$3,333.33

**Current Balance** - This box shows the amount remaining toward all debt that was past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly payment.

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ECJLP

SHELLPOINT MORTGAGE SERVICING  
PO BOX 7050  
TROY MI 48007-7050

MELANI SCHULTE  
9811 W CHARLESTON BLVD  
STE 2-351  
LAS VEGAS NV 89117





PO Box 7050 Troy MI 48007-7050

September 7, 2018

Melani Schulte  
9811 w. charleston blvd  
Ste 2-351  
Las Vegas, NV 89117

Property Address: 1392 ECHO FALLS AVE  
LAS VEGAS, NV 89123  
Policy Number: FNV 0301186  
Loan Number: 0568476861

Dear Melani Schulte:

Your evidence of property insurance documentation for the above referenced property was recently received. It was noted that the Name Insured is incorrect on the policy.

**Please update the name listed on the policy to read as follows: Melani Schulte**

Shellpoint Mortgage Servicing requires a copy of the full policy as evidence of insurance. If this is a flood insurance policy, please see page two for policy requirements. To comply with the terms of your mortgage, please be certain that this change is applied to the policy, and mail an updated copy to:

Shellpoint Mortgage Servicing  
ISAOA / ATIMA  
PO Box 7050  
Troy, MI 48007-7050

If you should have any questions, please contact a Shellpoint Mortgage Servicing insurance representative at the number listed below. We appreciate your prompt response to this matter.

Insurance Department  
Shellpoint Mortgage Servicing

Phone: (877) 491-7277 Monday - Friday, 8 am to 6 pm ET  
Fax: (248) 878-2370  
Email: [insdocs@shellpointmtg.com](mailto:insdocs@shellpointmtg.com)

If your obligation for this account was previously discharged in a bankruptcy proceeding, and if the obligation was not reaffirmed, this letter is being sent for informational purposes only. We are not attempting to collect, recover, or offset the discharge debt as your personal liability.  
Verific TTY Service is available by contacting 711 02/22/2017





**Acceptable proof of flood insurance coverage is:**

1. A copy of the flood insurance application and premium payment receipt (for no more than 60 calendar days);
2. A copy of the declarations page; or
3. An electronic transmission (via electronic data interchange) containing data representing either of the above containing all of the following:
  - Policy Form/Type (GP, DP, RCBAP (must include RCV and total units), PRP)
  - Policy Term
  - Policy Number
  - Insured's Name and Mailing Address
  - Property Location
  - Current Flood Risk Zone
  - Rated Flood Risk Zone (zone used for rating, including when grandfathering or issuing coverage under the 2-year PRP Eligibility Extension)
  - Grandfathered: Y/N
  - Mortgagee Name and Address
  - Coverage Limits; Deductibles
  - Annual Premium

If your obligation for this account was previously discharged in a bankruptcy proceeding, and if the obligation was not reaffirmed, this letter is being sent for informational purposes only. We are not attempting to collect, recover, or offset the discharge debt as your personal liability.  
Verific TTY Service is available by contacting 711 02/22/2017



6410F

SHELLPOINT MORTGAGE SERVICING  
PO BOX 7050  
TROY MI 48007-7050



MELANI SCHULTE  
9811 W CHARLESTON BLVD  
STE 2-351  
LAS VEGAS NV 89117





Case 09-29128-mkn Doc 1334-7 Entered 04/28/2012 12:45:35 Page 89 of 90

# Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS  
P.O. Box 619063 • Dallas, TX 75261-9063

2-811-04696-0001012-001-1-000-010-000-000



MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117-7528



**Bankruptcy Message**

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

**Important Messages**

**\*Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

**Additional Messages**

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at [www.shellpointmtg.com](http://www.shellpointmtg.com) or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call **866-316-4706** to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Account Number	0568476861
Payment Date	10/01/2018
Payment Amount	\$56,357.77

Phone: 866-316-4706  
Website: [www.shellpointmtg.com](http://www.shellpointmtg.com)

Explanation of Payment Amount	
Principal	\$230.58
Interest	\$478.02
Escrow (Taxes and Insurance)	\$160.57
<b>Regular Monthly Payment</b>	<b>\$869.17</b>
Total Fees and Charges	\$145.00
Past Unpaid Payment	\$55,343.60
<b>Total Payment Amount</b>	<b>\$56,357.77</b>

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$173.07	\$517.06
Interest	\$535.53	\$1,608.74
Escrow	\$580.01	\$1,016.39
Fees/Late Charges	\$0.00	\$26.00
Partial Payment (Unapplied)	-\$218.19	\$48.40
<b>Total</b>	<b>\$1,070.42</b>	<b>\$3,216.59</b>

Account Information	
Outstanding Principal	\$128,353.83
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

**\*\*Account History\*\***

**Recent Account History**

- o Payment due 04/01/18: unpaid balance of \$51,303.32
- o Payment due 05/01/18: unpaid balance of \$708.60
- o Payment due 06/01/18: unpaid balance of \$869.17
- o Payment due 07/01/18: unpaid balance of \$869.17
- o Payment due 08/01/18: unpaid balance of \$869.17
- o Payment due 09/01/18: unpaid balance of \$869.17
- o Payment due 10/01/18: current payment due

**o Total: \$56,357.77 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing

Loan Number: 0568476861  
MELANI SCHULTE

Property Address:  
1392 ECHO FALLS AVE  
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING  
PO BOX 740039  
CINCINNATI OH 45274-0039

Payment Amount	
Payment Date	10/01/2018
Payment Amount	\$56,357.77
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
<b>Total Amount Enclosed</b> (Please do not send cash)	\$

01000513415300002607510008691700086917056847686121001181016185



**Transaction Activity (08/20/2018 - 09/19/2018)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
08/22/2018	BPO/Aprsl Cost Disbursement	\$145.00	\$0.00
08/30/2018	Tax Refund Report	\$0.00	\$361.82
09/11/2018	Partial Payment Unapplied*	\$0.00	\$708.60
09/12/2018	Partial Payment Unapplied*	\$0.00	-\$926.79
09/12/2018	Regular Payment - (Due 1/1/2013)	\$0.00	\$926.79

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Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

**Address, Phone, and Name Changes**

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name\*\* ☐ Email Address

Your Account # \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Old Borrower Name: \_\_\_\_\_ New Borrower Name: \_\_\_\_\_

Old Co-Borrower Name: \_\_\_\_\_ New Co-Borrower Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Co-Borrower Signature: \_\_\_\_\_

New Mailing Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

New Phone Number: Day (\_\_\_\_) \_\_\_\_-\_\_\_\_ Evening (\_\_\_\_) \_\_\_\_-\_\_\_\_ Email Address \_\_\_\_\_

\*\*Please remember:

Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

# Understanding Your Monthly Mortgage Statement

The 2016 Mortgage Servicing Rule requires mortgage servicers to send modified periodic statements to consumers who have filed for bankruptcy. These rules go into effect in April 2018.



You will start to receive periodic mortgage statements from us. Borrowers in an active or discharged bankruptcy previously did not receive statements, unless requested, because it may be considered a violation of the bankruptcy stay.

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If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you do not wish to receive periodic billing statements, you may request in writing that we cease sending periodic statements.

**MORTGAGE STATEMENT**  
Statement Date: 03/15/2018

Account Number: 0123456789  
Payment Due: 03/15/2018  
Payment Amount: \$154.75

**Explanation of Amount Due**

Principal	\$145.00
Interest	\$1.75
Regular Monthly Payment	\$146.75
Prepayment Penalty	\$0.00
<b>Total Payment Amount</b>	<b>\$146.75</b>

**Past Payments Breakdown**

Payment	Paid to us	Paid to Trustee
Principal	\$145.00	\$1.75
Interest	\$1.75	\$1.75
Escrow	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
<b>Total</b>	<b>\$146.75</b>	<b>\$3.50</b>

**Account Information**

Escrow Taxes and Insurance: \$0.00  
Regular Monthly Payment: \$154.75  
Prepayment Penalty: None

**Bankruptcy Messages**

Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you wish to stop receiving statements, write to us.

**Important Messages**

For information about your payments, total amount due, and any additional payments being, see reverse side.

**Summary of Amounts**

Payment Due	\$154.75
Payment Amount	\$154.75
Total Amount Due	\$154.75

**Additional Notes**

Loan Number: 0123456789  
Mortgage Servicer: 123 Main Street, Anytown, CA 12345

## Bankruptcy Chapters 7, 11, & 15

Payment Amount \$154.75

**Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$154.75

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Amount \$0.00  
Total Payment Amount \$154.75

**Total Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

## Bankruptcy Chapters 12 & 13

Payment Amount \$179.96

**Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges. If your bankruptcy plan requires you to pay the Trustee the post-petition amount each month, this is the amount that the Trustee owes to bring the account current for post-petition payments.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$179.96  
Total Fees and Charges \$0.00

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Amount \$0.00  
Total Payment Amount \$179.96

**Total Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Current Balance \$3,333.33

**Current Balance** - This box shows the amount remaining toward all debt that was past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly payment.

**MORTGAGE STATEMENT**  
Statement Date: 03/15/2018

Account Number: 0123456789  
Payment Due: 03/15/2018  
Payment Amount: \$179.96

**Explanation of Payment Amount (Post-Petition Payments)**

Principal	\$170.00
Interest	\$9.96
Regular Monthly Payment	\$179.96
Prepayment Penalty	\$0.00
<b>Total Payment Amount</b>	<b>\$179.96</b>

**Past Payments Breakdown**

Payment	Paid to us	Paid to Trustee
Principal	\$170.00	\$9.96
Interest	\$9.96	\$9.96
Escrow	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
<b>Total</b>	<b>\$179.96</b>	<b>\$19.92</b>

**Account Information**

Escrow Taxes and Insurance: \$0.00  
Regular Monthly Payment: \$179.96  
Prepayment Penalty: None

**Bankruptcy Messages**

Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you wish to stop receiving statements, write to us.

**Important Messages**

For information about your payments, total amount due, and any additional payments being, see reverse side.

**Summary of Amounts**

Payment Due	\$179.96
Payment Amount	\$179.96
Total Amount Due	\$179.96

**Additional Notes**

Loan Number: 0123456789  
Mortgage Servicer: 123 Main Street, Anytown, CA 12345



PO Box 7050 Troy MI 48007-7050

September 20, 2018

Melani Schulte  
9811 w. charleston blvd  
Ste 2-351  
Las Vegas, NV 89117

Subject: **Second and final notice - please provide insurance information for:**  
**Property Address:** 1392 ECHO FALLS AVE  
LAS VEGAS, NV 89123 0000  
Loan Number: 0568476861

Dear Melani Schulte :

This is your **second and final notice** that our records show that your hazard insurance has expired and we do not have evidence that you have obtained new coverage. **Because hazard insurance is required on your property, we plan to buy insurance for your property.** You must pay us for any period during which the insurance we buy is in effect but you do not have insurance.

You should immediately provide us with your insurance information. We urge you to contact your insurance agent or company and have them provide us with current evidence of hazard insurance for your property referenced above in the form of your current insurance policy declarations page. This information must be provided in writing and can be faxed to our Insurance Department at (248) 878-2370 or provided by email to [insdocs@shellpointmtg.com](mailto:insdocs@shellpointmtg.com). TTY Service is available by contacting 711. You may also submit your insurance policy online at <http://www.ExpressInsuranceInfo.com/2919836>, or mail it to the following address:

Shellpoint Mortgage Servicing  
ISAOA / ATIMA  
PO Box 7050  
Troy, MI 48007-7050

The insurance we buy:

- **Will cost an estimated \$1,311.84 annually, which may be significantly more expensive than the insurance you can buy yourself.**
- **May not provide as much coverage as an insurance policy you buy yourself.**







If you have any questions, please contact us at (877) 491-7277.

Please review additional information provided in the same transmittal.

Sincerely,

Shellpoint Mortgage Servicing  
Insurance Department

Phone: (877) 491-7277  
Fax: (248) 878-2370  
Email: [insdocs@shellpointmtg.com](mailto:insdocs@shellpointmtg.com)





PO Box 7050 Troy MI 48007-7050

Loan Number: 0568476861

### SUPPLEMENTAL INFORMATION

Shellpoint Mortgage Servicing is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay of bankruptcy this notice is for compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.

Please be aware of your obligation to maintain hazard insurance on the property referenced on the first page of this letter that secures your federally related mortgage. We may obtain insurance coverage at your expense if you do not provide documentation of your existing coverage in a timely manner. The insurance cost may be significantly higher than the cost of insurance you can buy yourself. The insurance we purchase may only protect Shellpoint's interest and not your interest.

If you desire to maintain your voluntary insurance policy, we can advance the premium due from your escrow account if you: (a) accept the offer of the escrow account; (b) provide a copy of the invoice from your insurance company (c) agree in writing to reimburse the escrow advances through regular escrow payments (d) agree to escrow for the repayment of the advanced premium and to pay for future premiums necessary to maintain the required policy; and (e) agree that we will manage the escrow account in accordance with the loan documents and with state and federal law.



Melani Schulte  
9811 W. Charleston Blvd.  
Ste. 2-351  
Las Vegas, NV 89117

September 27, 2018

TO: SHELLPOINT  
FAX: 248-878-2370  
RE: PROOF OF INSURANCE AND NOTICE OF CHAPTER 11 BANKRUPTCY

Per your request, the following is proof of insurance for the property of 1392 Echo Falls Ave., Las Vegas, NV 89183.

I have also included the Notice of Chapter 11 Bankruptcy which includes this property.

Best regards,

Melani Schulte



# Send Result Report

MFP

TASKalfa 520i

Firmware Version 2KS\_2F00.009.006 2012.02.15

09/27/2018 15:23  
[2KS\_1000.006.001] [2KS\_1100.001.002] [2KS\_7000.009.004]

Job No.: 020695

Total Time: 0°01'19"

Page: 010

## Complete

Document: doc02069520180927151615

Melani Schulte  
9811 W. Charleston Blvd.  
Ste. 2-351  
Las Vegas, NV 89117

September 27, 2018

TO: SHELLPOINT  
FAX: 248-878-2370  
RE: PROOF OF INSURANCE AND NOTICE OF CHAPTER 11 BANKRUPTCY

Per your request, the following is proof of insurance for the property of 1392 Echo Falls Ave., Las Vegas, NV 89183.

I have also included the Notice of Chapter 11 Bankruptcy which includes this property.

Best regards,

Melani Schulte

No.	Date and Time	Destination	Times	Type	Result	Resolution/ECM
001	09/27/18 15:22	12488782370	0°01'19"	FAX	OK	200x100 Normal/On



P.O. Box 3199 • Winston Salem, NC 27102-3199

SCHULTE PROPERTIES LLC  
 3811 W CHARLESTON BLVD  
 STE 2-351  
 LAS VEGAS, NV 89117

Policy Number:

2006651532

Named Insured:

SCHULTE PROPERTIES LLC

Policy Period:

[12:01 AM]

8/14/2018- 8/14/2019

Date of Notice:

6/26/2018

Policy Underwritten By:

Century-National Insurance Company

24 Hour Claim Reporting: 1-800-468-3466

For Policy Information: 1-844-582-7974

[www.MyNatGenPolicy.com](http://www.MyNatGenPolicy.com)

9008288

Westwood Insurance Agency, Inc.

8407 Fallbrook Ave Ste 200

West Hills CA 91304-3226

(818) 990-9715

**DESCRIBED LOCATION/RESIDENCE PREMISES**

1392 ECHO FALLS AVE  
 LAS VEGAS, NV 89183

**CENTURY NATIONAL DWELLING FIRE POLICY DECLARATIONS****TRANSACTION TYPE:**

Renewal

**PAYMENT TYPE:**

DIRECT BILL - 1-Pay

Dear Policyholder,

WESTWOOD INSURANCE AGENCY, INC. and NATIONAL GENERAL INSURANCE are pleased to present you with your  
 Renewal dwelling fire insurance policy.

In the event of a loss, call our toll-free number 1-800-468-3466 for 24-hour claim reporting. Our dedicated professionals are ready to  
 help 24 hours a day, seven days a week.

Thank you for letting us be of service and if you have any questions, please contact WESTWOOD INSURANCE AGENCY, INC. at  
 (818) 990-9715.

**MESSAGES**

PLEASE REFER TO THE "IMPORTANT NOTICES" SECTION OF THIS POLICY FOR IMPORTANT INFORMATION  
 CONCERNING THIS POLICY.

To keep pace with rising replacement costs, your property coverage limits have been upgraded.

**BASIC POLICY COVERAGES**

---

Coverage is provided where limit of liability is shown.

**PROPERTY COVERAGES**

COVERAGE A – DWELLING

COVERAGE C – PERSONAL PROPERTY

**LIMITS OF LIABILITY**

\$ 193,000

\$ 10,000

**DEDUCTIBLE**

We will pay only that part of the total of all loss and expense that exceeds \$ 500 which applies to all perils except where otherwise provided.

**LIABILITY COVERAGES**

COVERAGE L – PERSONAL LIABILITY

COVERAGE M – MEDICAL PAYMENTS TO OTHERS

**LIMITS OF LIABILITY**

\$ 300,000

\$ 1,000

**ADDITIONAL COVERAGES**

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Coverage B - Other Structures

Limit: \$19,300

Coverage D and E - Fair Rental and Additional Living Expense

Limit: \$19,300

Dwelling Replacement Cost

Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

Property Coverage Limit: \$10,000

**ATTACHMENTS**

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The following forms, endorsements and exceptions to conditions are part of the policy at time of issue. Please read them carefully.

FORM NO.	EDITION DATE	TITLE
DP 00 03	07 88	DWELLING PROPERTY 3 - SPECIAL FORM
CNI DP 01 27	02 14	SPECIAL PROVISIONS ENDORSEMENT - NEVADA
CNI DP 04 22	08 02	LIMITED FUNGI WET OR DRY ROT OR BACTERIA COVERAGE ENDORSEMENT
WG DP INFG-1	05 07	INFLATION GUARD ENDORSEMENT
DP 82 47 N	03 91	DWELLING REPLACEMENT COST COVERAGE ENDORSEMENT
DL 24 16	07 88	NO COVERAGE FOR HOME DAY CARE BUSINESS ENDORSEMENT
DL 24 11	07 88	PREMISES LIABILITY ENDORSEMENT (NON-OWNER OCCUPIED DWELLING)
DL 24 01	07 88	PERSONAL LIABILITY
DP 04 41	07 88	ADDITIONAL INSURED
SD DC 01 06 16		





DL 24 10	07 88	ADDITIONAL INSURED
DP 04 70	07 88	PREMISES ALARM OR FIRE PROTECTION SYSTEM
438BFU NS	05 42	LENDERS LOSS PAYABLE ENDORSEMENT

## PREMIUM INFORMATION

BASIC PREMIUMS	
FIRE	\$ 256.00
EXTENDED COVERAGE	\$ Included
SPECIAL FORM	\$ 171.00
PERSONAL LIABILITY	
MEDICAL PAYMENTS TO OTHERS	\$ Included
ADDITIONAL COVERAGES	\$ 5.00
<b>TOTAL PREMIUM</b>	<b>\$ 452.00</b>

## POLICY CREDITS

Included in the above premium are the following credits:

Premises Alarm or Fire Protection System Credit

## MORTGAGEE/ADDITIONAL INSUREDS/ADDITIONAL INTEREST

**Additional Insured**  
 SCHULTE PROPERTIES LLC  
 9811 W CHARLESTON BLVD  
 SUITE 2-351  
 LAS VEGAS, NV 89117

**Additional Insured**  
 SCHULTE PROPERTIES LLC  
 9811 W CHARLESTON BLVD  
 SUITE 2-351  
 LAS VEGAS, NV 89117

**Mortgagee**  
 UNITED STATES TRUSTEE  
 300 LAS VEGAS BLVD., SOUTH  
 SUITE 4300  
 LAS VEGAS, NV 89101  
 Loan#: NONE

## RATING INFORMATION

<b>RISK STATE</b> NV	<b>OCCUPANCY</b> TENANT OCCUPIED	<b>USAGE</b> RENTAL PROPERTY	<b>TERRITORY</b> 30	<b>TAX CODE</b>	<b>FAMILIES</b> 1
<b>CONSTRUCTION</b> FRAME	<b>YEAR</b> 2000	<b>FEET TO HYDRANT</b> 0-500	<b>MILES TO STATION</b> 0-5	<b>PROTECTION CLASS</b> 2	
<b>BUILDING CODE</b> GRADING 99	<b>ROOF TYPE</b> Asphalt or Composition Shingle	<b>ROOF AGE</b>	<b>RATING DATE</b> 06-12-2018		

## IMPORTANT NOTICES

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Copyright, Insurance Services Office, Inc. 1988-2019

**Mortgage Servicing**

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS  
P.O. Box 619063 • Dallas, TX 75261-9063

2-811-04920-0000285-001-1-000-010-000-000



MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117-7528

**PAID**

CHK. NO. \_\_\_\_\_  
DATE \_\_\_\_\_

**Bankruptcy Message**

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

**Important Messages**

**\*Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

**Additional Messages**

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at [www.shellpointmtg.com](http://www.shellpointmtg.com) or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call **866-316-4706** to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Account Number	0568476861
Payment Date	11/01/2018
Payment Amount	\$56,566.74

Phone: 866-316-4706  
Website: [www.shellpointmtg.com](http://www.shellpointmtg.com)

**Explanation of Payment Amount**

Principal	\$231.54
Interest	\$477.06
Escrow (Taxes and Insurance)	\$160.57
<b>Regular Monthly Payment</b>	<b>\$869.17</b>
Total Fees and Charges	\$0.00
Past Unpaid Payment	\$55,697.57
<b>Total Payment Amount</b>	<b>\$56,566.74</b>

**Past Payments Breakdown**

	Paid Last Month	Paid Year to Date
Principal	\$173.79	\$690.85
Interest	\$534.81	\$2,143.55
Escrow	\$48.40	\$1,064.79
Fees/Late Charges	\$0.00	\$26.00
Partial Payment (Unapplied)	-\$48.40	\$0.00
<b>Total</b>	<b>\$708.60</b>	<b>\$3,925.19</b>

**Account Information**

Outstanding Principal	\$128,180.04
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

**\*\*Account History\*\*****Recent Account History**

o Payment due 05/01/18: unpaid balance of \$51,351.72  
o Payment due 06/01/18: unpaid balance of \$869.17  
o Payment due 07/01/18: unpaid balance of \$869.17  
o Payment due 08/01/18: unpaid balance of \$869.17  
o Payment due 09/01/18: unpaid balance of \$869.17  
o Payment due 10/01/18: unpaid balance of \$869.17  
o Payment due 11/01/18: current payment due

o **Total: \$56,566.74 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.

**Mortgage Servicing**

Loan Number: 0568476861  
MELANI SCHULTE

Property Address:  
1392 ECHO FALLS AVE  
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING  
PO BOX 740039  
CINCINNATI OH 45274-0039

**Payment Amount**

Payment Date	11/01/2018
Payment Amount	\$56,566.74

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
<b>Total Amount Enclosed</b>	\$
(Please do not send cash)	

01000512720200002607510008691700086917056847686121101181116186



**Transaction Activity (09/20/2018 - 10/17/2018)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
10/11/2018	Partial Payment Unapplied*	\$0.00	-\$48.40
10/11/2018	Regular Payment - (Due 2/1/2013)	\$0.00	\$708.60
10/11/2018	Escrow Only Payment	\$0.00	\$48.40

**Important Notice:** Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

**Address, Phone, and Name Changes**

Type of change (check all that apply)

\_\_\_\_ Address \_\_\_\_ Phone \_\_\_\_ Name\*\* \_\_\_\_ Email Address

Your Account # \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Old Borrower Name: \_\_\_\_\_ New Borrower Name: \_\_\_\_\_

Old Co-Borrower Name: \_\_\_\_\_ New Co-Borrower Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Co-Borrower Signature: \_\_\_\_\_

New Mailing Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

New Phone Number: Day (\_\_\_\_) \_\_\_\_-\_\_\_\_ Evening (\_\_\_\_) \_\_\_\_-\_\_\_\_ Email Address \_\_\_\_\_

**\*\*Please remember:**  
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

# Understanding Your Monthly Mortgage Statement

The 2016 Mortgage Servicing Rule requires mortgage servicers to send modified periodic statements to consumers who have filed for bankruptcy. These rules go into effect in April 2018.



You will start to receive periodic mortgage statements from us. Borrowers in an active or discharged bankruptcy previously did not receive statements, unless requested, because it may be considered a violation of the bankruptcy stay.

The statement will provide you information tailored to the chapter of bankruptcy and/or status of the bankruptcy. It may include payment information, due dates, and/or important messages about the servicing of your loan. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you do not wish to receive periodic billing statements, you may request in writing that we cease sending periodic statements.

**MORTGAGE STATEMENT**  
Statement Date: 01/01/2018

Account Number: 0123456789  
Payment Due: \$154.75  
Payment Amount: \$154.75

**Explanation of Amount Due**

Principal	\$142.81
Interest	\$11.94
Regular Monthly Payment	\$154.75
Prepayment Penalty	\$0.00
<b>Total Payment Amount</b>	<b>\$154.75</b>

**Payment Breakdown**

	Paid Last Month	Paid This Month
Principal	\$142.81	\$142.81
Interest	\$11.94	\$11.94
Fees	\$0.00	\$0.00
Prepaid Charges	\$0.00	\$0.00
<b>Total</b>	<b>\$154.75</b>	<b>\$154.75</b>

**Account Information**

Outstanding Principal: \$10,000.00  
Interest Rate: 5.000%  
Payment Frequency: None

**Important Messages**

Our records show that you are in Chapter 7 bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you are sending this statement to you for informational and compliance purposes only, it is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

**Additional Messages**

For information about your payments, total amount due, and any additional payment history, see reverse side.

**Payment Due**

Payment Due: 01/01/2018  
Payment Amount: \$154.75

**Additional Messages**

Our records show that you are in Chapter 7 bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you are sending this statement to you for informational and compliance purposes only, it is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

**Additional Messages**

For information about your payments, total amount due, and any additional payment history, see reverse side.

## Bankruptcy Chapters 7, 11, & 15

**Payment Amount** \$154.75

**Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

**Escrow (Taxes and Insurance)** \$0.00  
**Regular Monthly Payment** \$154.75

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

**Past Unpaid Payment** \$0.00  
**Total Payment Amount** \$154.75

**Total Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

## Bankruptcy Chapters 12 & 13

**Payment Due** 01/01/2018  
**Payment Amount** \$179.96

**Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges. If your bankruptcy plan requires you to pay the Trustee the post-petition amount each month, this is the amount that the Trustee owes to bring the account current for post-petition payments.

**Escrow (Taxes and Insurance)** \$0.00  
**Regular Monthly Payment** \$179.96  
**Total Fees and Charges** \$0.00

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

**Past Unpaid Amount** \$0.00  
**Total Payment Amount** \$179.96

**Total Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

**Current Balance** \$3,333.33

**Current Balance** - This box shows the amount remaining toward all debt that was past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly payment.

**MORTGAGE STATEMENT**  
Statement Date: 01/01/2018

Account Number: 0123456789  
Payment Due: \$179.96  
Payment Amount: \$179.96

**Explanation of Payment Amount (Post-Petition Payment)**

Principal	\$167.96
Interest	\$12.00
Regular Monthly Payment	\$179.96
Prepayment Penalty	\$0.00
<b>Total Payment Amount</b>	<b>\$179.96</b>

**Payment Breakdown**

	Paid Last Month	Paid This Month
Principal	\$167.96	\$167.96
Interest	\$12.00	\$12.00
Fees	\$0.00	\$0.00
Prepaid Charges	\$0.00	\$0.00
<b>Total</b>	<b>\$179.96</b>	<b>\$179.96</b>

**Account Information**

Outstanding Principal: \$10,000.00  
Interest Rate: 5.000%  
Payment Frequency: None

**Important Messages**

Our records show that you are in Chapter 12 bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you are sending this statement to you for informational and compliance purposes only, it is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

**Additional Messages**

For information about your payments, total amount due, and any additional payment history, see reverse side.

**Payment Due**

Payment Due: 01/01/2018  
Payment Amount: \$179.96

**Additional Messages**

Our records show that you are in Chapter 12 bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you are sending this statement to you for informational and compliance purposes only, it is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

**Additional Messages**

For information about your payments, total amount due, and any additional payment history, see reverse side.

*Chap*

SHELLPOINT MORTGAGE SERVICING  
PO BOX 7050  
TROY MI 48007-7050



MELANI SCHULTE  
9811 W CHARLESTON BLVD  
STE 2-351  
LAS VEGAS NV 89117





October 22, 2018

Melani Schulte  
9811 w. charleston blvd  
Ste 2-351  
Las Vegas, NV 89117

Subject: **Please provide insurance information for:**  
**Property Address:** 1392 ECHO FALLS AVE  
LAS VEGAS, NV 89123 0000  
USA  
Loan Number: 0568476861

Dear Melani Schulte :

We have not received proof of hazard coverage on the above referenced property as required under the terms of your mortgage and as requested in our previous notices. Because of this, **it has become necessary to place lender-placed insurance coverage on your property.**

This policy provides limited coverage and is not comparable to a standard hazard policy. The policy does not provide coverage for personal property or owner's liability to protect your interest. **We strongly recommend that you obtain an insurance policy of your choice as soon as possible.**

The premium will be charged to your escrow account. If you do not have an escrow account, one will be set up for you. Your monthly payments will be adjusted to cover this cost. This policy may be cancelled at any time by giving us proof of other acceptable insurance.

If you obtain insurance of your own choosing at any time, please provide us with a copy. Once we receive and review your policy, we will cancel the insurance that we purchased and credit any unearned premium to your escrow account.

If at any time you desire to maintain your own policy, we can advance the premium due from your escrow account if you: (a) accept the offer of the escrow account; (b) provide a copy of the invoice from your insurance company (c) agree in writing to reimburse the escrow advances through regular escrow payments (d) agree to escrow for the repayment of the advanced premium and to pay for future premiums necessary to maintain the required policy; and (e) agree that we will manage the escrow account in accordance with the loan documents and with state and federal law. For your convenience, you may also submit your insurance policy online at <http://www.ExpressInsuranceInfo.com/2919836>. Upon receipt, we will update our records with your current insurance information.





PO Box 7050 Troy MI 48007-7050

If you have any questions, please call us at (877) 491-7277. We value you as our customer and look forward to resolving this matter.

Sincerely,

Shellpoint Mortgage Servicing  
Insurance Department

Phone: (877) 491-7277  
Fax: (248) 878-2370  
Email: [insdocs@shellpointmtg.com](mailto:insdocs@shellpointmtg.com)

BIND

TTY Service is available by contacting 711

v.01/01/2017



**LENDER-PLACED INSURANCE  
EVIDENCE OF HAZARD INSURANCE**

MASTER POLICY NO.: 42PFP259061-01  
POLICY TRACKING ID: PFI7135358

NAMED INSURED: SHELLPOINT MORTGAGE SERVICING

ADDRESS: 75 Beattie Place, Suite 300  
Greenville, SC 29601-0000

LOAN NUMBER: 0568476861

LOCATION OF  
PROPERTY INSURED: 1392 ECHO FALLS AVE  
LAS VEGAS, NV 89123

INSURED AMOUNT: \$ 182,000.00

EFFECTIVE DATE: FROM: 08/14/2018 TO: 08/14/2019  
OR UNTIL CANCELLED

ANNUAL PREMIUM: \$1,311.86  
(This is not an invoice.) (Including applicable taxes and fees)

The insurance coverage procured through the master policy(ies) referenced above has been requested by the Named Insured. The master policy(ies) has been issued by National Fire & Marine Ins Co in respect of coverage and limits ordered by the Named Insured. All coverage is subject to the terms, conditions and exclusions expressed in the policy(ies) and is subject to a deductible as defined by the policy(ies).

The Evidence of Insurance is issued as a matter of information only and confers no rights upon the document holder. This document does not amend, extend or alter the coverage, terms, exclusions, conditions or other provisions afforded by the policy(ies) referenced herein.

**THIS DOCUMENT IS ISSUED AS EVIDENCE OF INSURANCE ONLY. IT DOES NOT  
CONSTITUTE A LEGAL CONTRACT OF INSURANCE.**







# Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS  
P.O. Box 619063 • Dallas, TX 75261-9063

0-811-04967-0000969-001-1-000-010-000-000



MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117-7528



## MORTGAGE STATEMENT

Statement Date: 10/25/2018

Account Number 0568476861  
Payment Date 11/01/2018  
Payment Amount \$56,566.74

Phone: 866-316-4706  
Website: www.shellpointmtg.com

### Explanation of Payment Amount

Principal	\$231.54
Interest	\$477.06
Escrow (Taxes and Insurance)	\$160.57
<b>Regular Monthly Payment</b>	<b>\$869.17</b>
Total Fees and Charges	\$0.00
Past Unpaid Payment	\$55,697.57
<b>Total Payment Amount</b>	<b>\$56,566.74</b>

### Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$173.79	\$690.85
Interest	\$534.81	\$2,143.55
Escrow	\$48.40	\$1,064.79
Fees/Late Charges	\$0.00	\$26.00
Partial Payment (Unapplied)	-\$48.40	\$0.00
<b>Total</b>	<b>\$708.60</b>	<b>\$3,925.19</b>

### Account Information

Outstanding Principal \$128,180.04  
Interest Rate 5.0000%  
Prepayment Penalty None  
Property Address: 1392 ECHO FALLS AVE  
LAS VEGAS NV 89123

### Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

### Important Messages

**\*Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

### Additional Messages

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at [www.shellpointmtg.com](http://www.shellpointmtg.com) or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call **866-316-4706** to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

### \*\*Account History\*\*

#### Recent Account History

- o Payment due 05/01/18: unpaid balance of \$51,351.72
- o Payment due 06/01/18: unpaid balance of \$869.17
- o Payment due 07/01/18: unpaid balance of \$869.17
- o Payment due 08/01/18: unpaid balance of \$869.17
- o Payment due 09/01/18: unpaid balance of \$869.17
- o Payment due 10/01/18: unpaid balance of \$869.17
- o Payment due 11/01/18: current payment due

o Total: \$56,566.74 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

PAID  
CHQ. \_\_\_\_\_  
DATE \_\_\_\_\_

Detach and return with payment.



Mortgage Servicing  
Loan Number: 0568476861  
MELANI SCHULTE

Property Address:  
1392 ECHO FALLS AVE  
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING  
PO BOX 740039  
CINCINNATI OH 45274-0039

### Payment Amount

Payment Date 11/01/2018  
Payment Amount \$56,566.74

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
<b>Total Amount Enclosed</b>	<b>\$</b>

(Please do not send cash)

*[Handwritten signature]*

November 6, 2018



Melani Schulte  
9811 w. charleston blvd  
Ste 2-351  
Las Vegas, NV 89117

Property Address: 1392 ECHO FALLS AVE  
LAS VEGAS, NV 89123  
Policy Number: PFI7135358  
Loan Number: 0568476861

Dear Melani Schulte:

Your evidence of property insurance documentation for the above referenced property was recently received. It was noted that the Name Insured is incorrect on the policy.

**Please update the name listed on the policy to read as follows: Melani Schulte**

Shellpoint Mortgage Servicing requires a copy of the full policy as evidence of insurance. If this is a flood insurance policy, please see page two for policy requirements. To comply with the terms of your mortgage, please be certain that this change is applied to the policy, and mail an updated copy to:

Shellpoint Mortgage Servicing  
ISAOA / ATIMA  
PO Box 7050  
Troy, MI 48007-7050

If you should have any questions, please contact a Shellpoint Mortgage Servicing insurance representative at the number listed below. We appreciate your prompt response to this matter.

Insurance Department  
Shellpoint Mortgage Servicing

Phone: (877) 491-7277 Monday - Friday, 8 am to 6 pm ET  
Fax: (248) 878-2370  
Email: [insdocs@shellpointmtg.com](mailto:insdocs@shellpointmtg.com)

If your obligation for this account was previously discharged in a bankruptcy proceeding, and if the obligation was not reaffirmed, this letter is being sent for informational purposes only. We are not attempting to collect, recover, or offset the discharge debt as your personal liability.  
Verific TTY Service is available by contacting 711 02/22/2017







**Mortgage Servicing**

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS  
 P.O. Box 619063 • Dallas, TX 75261-9063

0-811-05154-0000775-001-1-000-010-000-000



MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117-7528



**Account Number** 0568476861  
**Payment Date** 12/01/2018  
**Payment Amount** \$56,727.31

Phone: 866-316-4706  
 Website: www.shellpointmtg.com

**Explanation of Payment Amount**

Principal	\$232.51
Interest	\$476.09
Escrow (Taxes and Insurance)	\$160.57
<b>Regular Monthly Payment</b>	<b>\$869.17</b>
Total Fees and Charges	\$0.00
Past Unpaid Payment	\$55,858.14
<b>Total Payment Amount</b>	<b>\$56,727.31</b>

**Past Payments Breakdown**

	Paid Last Month	Paid Year to Date
Principal	\$174.52	\$865.37
Interest	\$534.08	\$2,677.63
Escrow	\$0.00	\$1,064.79
Fees/Late Charges	\$0.00	\$26.00
<b>Total</b>	<b>\$708.60</b>	<b>\$4,633.79</b>

**Account Information**

Outstanding Principal \$128,005.52  
 Interest Rate 5.0000%  
 Prepayment Penalty None  
 Property Address: 1392 ECHO FALLS AVE  
 LAS VEGAS NV 89123

**Bankruptcy Message**

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

**Important Messages**

**\*Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

**Additional Messages**

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call 866-316-4706 to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

**\*\*Account History\*\***

**Recent Account History**

- o Payment due 06/01/18: unpaid balance of \$51,512.29
- o Payment due 07/01/18: unpaid balance of \$869.17
- o Payment due 08/01/18: unpaid balance of \$869.17
- o Payment due 09/01/18: unpaid balance of \$869.17
- o Payment due 10/01/18: unpaid balance of \$869.17
- o Payment due 11/01/18: unpaid balance of \$869.17
- o Payment due 12/01/18: current payment due

**o Total: \$56,727.31 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing  
 Loan Number: 0568476861  
 MELANI SCHULTE

Property Address:  
 1392 ECHO FALLS AVE  
 LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING  
 PO BOX 740039  
 CINCINNATI OH 45274-0039

Payment Amount	
Payment Date	12/01/2018
Payment Amount	\$56,727.31
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
<b>Total Amount Enclosed</b>	<b>\$</b>
(Please do not send cash)	



Transaction Activity (10/28/2018 - 11/16/2018)			
Date	Description	Charges	Payments
11/06/2018	Lender Placed Hazard Disbursement	\$1,311.86	\$0.00
11/13/2018	Regular Payment - (Due 3/1/2013)	\$0.00	\$708.00

**Important Notice:** Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

**Address, Phone, and Name Changes**

Type of change (check all that apply)

\_\_\_ Address \_\_\_ Phone \_\_\_ Name\*\* \_\_\_ Email Address

Your Account # \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Old Borrower Name: \_\_\_\_\_ New Borrower Name: \_\_\_\_\_

Old Co-Borrower Name: \_\_\_\_\_ New Co-Borrower Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Co-Borrower Signature: \_\_\_\_\_

New Mailing Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

New Phone Number: Day (\_\_\_\_) \_\_\_\_-\_\_\_\_ Evening (\_\_\_\_) \_\_\_\_-\_\_\_\_ Email Address \_\_\_\_\_

**\*\*Please remember:**  
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

# Understanding Your Monthly Mortgage Statement

The 2016 Mortgage Servicing Rule requires mortgage servicers to send modified periodic statements to consumers who have filed for bankruptcy. These rules go into effect in April 2018.



You will start to receive periodic mortgage statements from us. Borrowers in an active or discharged bankruptcy previously did not receive statements, unless requested, because it may be considered a violation of the bankruptcy stay.

The statement will provide you information tailored to the chapter of bankruptcy and/or status of the bankruptcy. It may include payment information, due dates, and/or important messages about the servicing of your loan. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you do not wish to receive periodic billing statements, you may request in writing that we cease sending periodic statements.

## Bankruptcy Chapters 7, 11, & 15

Payment Amount \$154.75

**Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$154.75

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Amount \$0.00  
Total Payment Amount \$154.75

**Total Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

## Bankruptcy Chapters 12 & 13

Payment Amount \$179.96

**Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges. If your bankruptcy plan requires you to pay the Trustee the post-petition amount each month, this is the amount that the Trustee owes to bring the account current for post-petition payments.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$179.96

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Amount \$0.00  
Total Payment Amount \$179.96

**Total Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Current Balance \$3,333.33

**Current Balance** - This box shows the amount remaining toward all debt that was past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly payment.

FAX TO: SHELLPOINT  
ATTN: INSURANCE DEPARTMENT  
FROM: MELANI SCHULTE  
FAX #: 248-878-2370  
DATE: NOVEMBER 21, 2018  
# OF PAGES: 4  
RE: 1392 ECHO FALLS AVE, LAS VEGAS, NV 89183

PLEASE SEE ATTACHED PROOF OF INSURANCE FOR THE ABOVE REFERENCED PROPERTY.

NOTE THAT THIS POLICY IS DIRECT BILLED AS I PAY MY OWN INSURANCE.



# Send Result Report

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MFP

TASKalfa 520i

Firmware Version 2KS\_2F00.009.006 2012.02.15

11/21/2018 12:16  
[2KS\_1000.006.001] [2KS\_1100.001.002] [2KS\_7000.009.004]

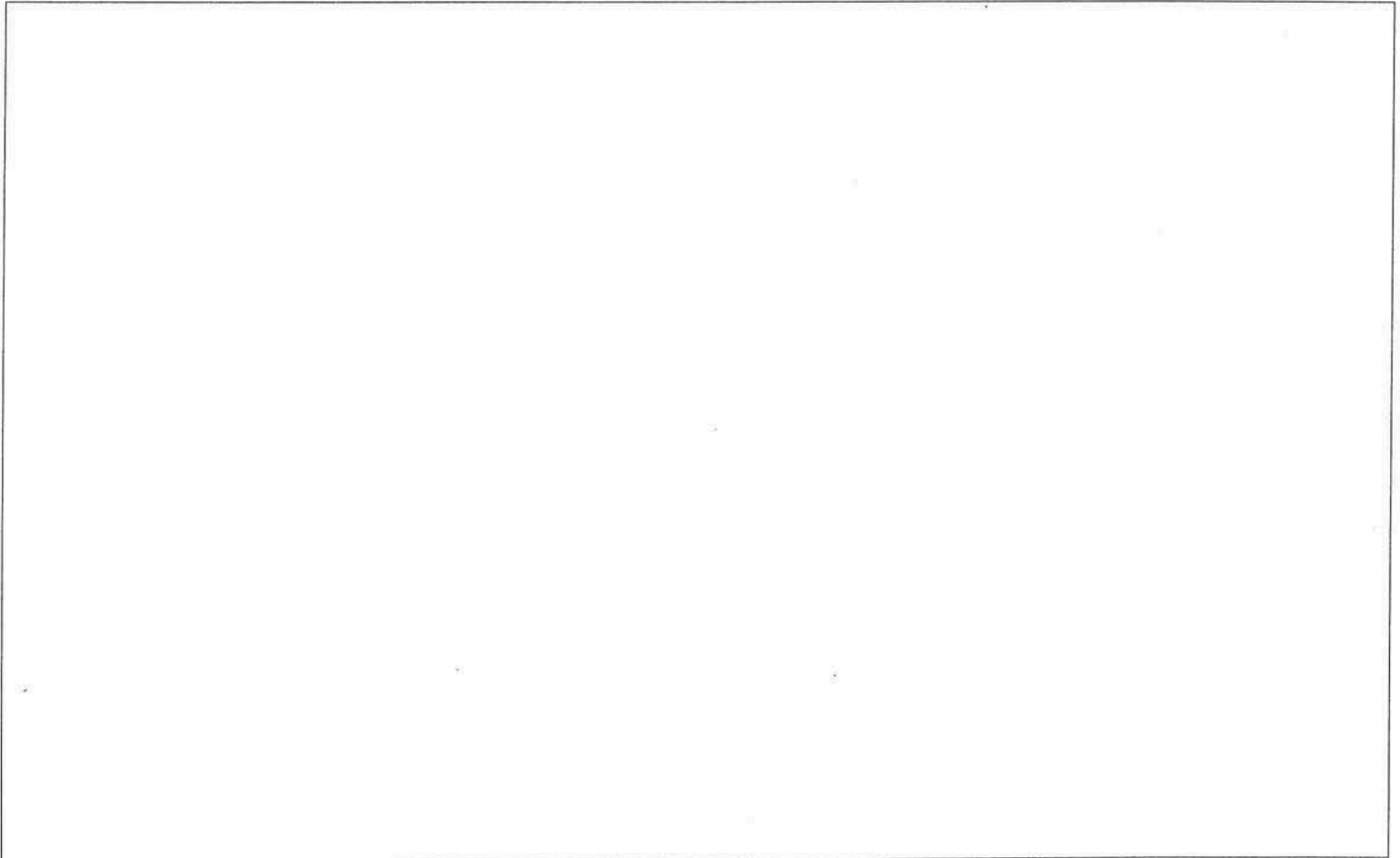
Job No.: 022430

Total Time: 0°00'36"

Page: 004

## Complete

Document: doc02243020181121121545



No.	Date and Time	Destination	Times	Type	Result	Resolution/ECM
001	11/21/18 12:16	12488782370	0°00'36"	FAX	OK	200x100 Normal/On



PO Box 3199 • Winston Salem, NC 27102-3199

SCHULTE PROPERTIES LLC  
9811 W CHARLESTON BLVD  
STE 2-351  
LAS VEGAS, NV 89117

Policy Number:

2006651532

Named Insured:

SCHULTE PROPERTIES LLC

Policy Period:

8/14/2018- 8/14/2019

[12:01 AM]

Date of Notice:

6/26/2018

Policy Underwritten By:

Century-National Insurance Company

24 Hour Claim Reporting: 1-800-468-3466

For Policy Information: 1-844-582-7974

www.MyNatGenPolicy.com

9008288

Westwood Insurance Agency, Inc.

8407 Fallbrook Ave Ste 200

West Hills CA 91304-3226

(818) 990-9715

**DESCRIBED LOCATION/RESIDENCE PREMISES**

1392 ECHO FALLS AVE  
LAS VEGAS, NV 89183

**CENTURY NATIONAL DWELLING FIRE POLICY DECLARATIONS****TRANSACTION TYPE:**

Renewal

**PAYMENT TYPE:**

DIRECT BILL - 1-Pay

Dear Policyholder,

WESTWOOD INSURANCE AGENCY, INC. and NATIONAL GENERAL INSURANCE are pleased to present you with your  
Renewal dwelling fire insurance policy.

In the event of a loss, call our toll-free number 1-800-468-3466 for 24-hour claim reporting. Our dedicated professionals are ready to  
help 24 hours a day, seven days a week.

Thank you for letting us be of service and if you have any questions, please contact WESTWOOD INSURANCE AGENCY, INC. at  
(818) 990-9715.

**MESSAGES**

PLEASE REFER TO THE "IMPORTANT NOTICES" SECTION OF THIS POLICY FOR IMPORTANT INFORMATION  
CONCERNING THIS POLICY.

To keep pace with rising replacement costs, your property coverage limits have been upgraded.

SD DC 01 06 16

**BASIC POLICY COVERAGES**

---

*Coverage is provided where limit of liability is shown.*

**PROPERTY COVERAGES**

COVERAGE A – DWELLING

COVERAGE C – PERSONAL PROPERTY

**LIMITS OF LIABILITY**

\$ 193,000

\$ 10,000

**DEDUCTIBLE**

We will pay only that part of the total of all loss and expense that exceeds \$ 500 which applies to all perils except where otherwise provided.

**LIABILITY COVERAGES**

COVERAGE L – PERSONAL LIABILITY

COVERAGE M – MEDICAL PAYMENTS TO OTHERS

**LIMITS OF LIABILITY**

\$ 300,000

\$ 1,000

**ADDITIONAL COVERAGES**

---

Coverage B - Other Structures

Limit: \$19,300

Coverage D and E - Fair Rental and Additional Living Expense

Limit: \$19,300

Dwelling Replacement Cost

Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

Property Coverage Limit: \$10,000

**ATTACHMENTS**

---

The following forms, endorsements and exceptions to conditions are part of the policy at time of issue. **Please read them carefully.**

FORM NO.	EDITION DATE	TITLE
DP 00 03	07 88	DWELLING PROPERTY 3 - SPECIAL FORM
CNI DP 01 27	02 14	SPECIAL PROVISIONS ENDORSEMENT - NEVADA
CNI DP 04 22	08 02	LIMITED FUNGI WET OR DRY ROT OR BACTERIA COVERAGE ENDORSEMENT
WG DP INFG-1	05 07	INFLATION GUARD ENDORSEMENT
DP 82 47 N	03 91	DWELLING REPLACEMENT COST COVERAGE ENDORSEMENT
DL 24 16	07 88	NO COVERAGE FOR HOME DAY CARE BUSINESS ENDORSEMENT
DL 24 11	07 88	PREMISES LIABILITY ENDORSEMENT (NON-OWNER OCCUPIED DWELLING)
DL 24 01	07 88	PERSONAL LIABILITY
DP 04 41	07 88	ADDITIONAL INSURED

SD DC 01 06 16





DL 24 10	07 88	ADDITIONAL INSURED
DP 04 70	07 88	PREMISES ALARM OR FIRE PROTECTION SYSTEM
438BFU NS	05 42	LENDERS LOSS PAYABLE ENDORSEMENT

## PREMIUM INFORMATION

BASIC PREMIUMS	
FIRE	\$ 256.00
EXTENDED COVERAGE	\$ Included
SPECIAL FORM	\$ 171.00
PERSONAL LIABILITY	
MEDICAL PAYMENTS TO OTHERS	\$ 20.00
	\$ Included
ADDITIONAL COVERAGES	\$ 5.00
<b>TOTAL PREMIUM</b>	<b>\$ 452.00</b>

## POLICY CREDITS

Included in the above premium are the following credits:

Premises Alarm or Fire Protection System Credit

## MORTGAGEE/ADDITIONAL INSUREDS/ADDITIONAL INTEREST

<b>Additional Insured</b>	<b>Additional Insured</b>
SCHULTE PROPERTIES LLC	SCHULTE PROPERTIES LLC
9811 W CHARLESTON BLVD	9811 W CHARLESTON BLVD
SUITE 2-351	SUITE 2-351
LAS VEGAS, NV 89117	LAS VEGAS, NV 89117

**Mortgagee**  
 UNITED STATES TRUSTEE  
 300 LAS VEGAS BLVD., SOUTH  
 SUITE 4300  
 LAS VEGAS, NV 89101  
 Loan#: NONE

## RATING INFORMATION

<b>RISK STATE</b> NV	<b>OCCUPANCY</b> TENANT OCCUPIED	<b>USAGE</b> RENTAL PROPERTY	<b>TERRITORY</b> 30	<b>TAX CODE</b>	<b>FAMILIES</b> 1
<b>CONSTRUCTION</b> FRAME	<b>YEAR</b> 2000	<b>FEET TO HYDRANT</b> 0 -500	<b>MILES TO STATION</b> 0-5	<b>PROTECTION CLASS</b> 2	
<b>BUILDING CODE</b> GRADING 99	<b>ROOF TYPE</b> Asphalt or Composition Shingle	<b>ROOF AGE</b>	<b>RATING DATE</b> 06-12-2018		



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DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS  
P.O. Box 619063 • Dallas, TX 75261-9063

9-811-05370-0000492-001-1-000-010-000-010



MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117-7528

PAID DEC 26 2018

OK TO  
DATE

#### Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

#### Important Messages

**\*Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

#### Additional Messages

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at [www.shellpointmtg.com](http://www.shellpointmtg.com) or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call 866-316-4706 to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

MORTGAGE STATEMENT  
Statement Date: 12/18/2018

Account Number 0568476861  
Payment Date 01/01/2019  
Payment Amount \$56,900.88

Phone: 866-316-4706  
Website: [www.shellpointmtg.com](http://www.shellpointmtg.com)

#### Explanation of Payment Amount

Principal	\$233.48
Interest	\$475.12
Escrow (Taxes and Insurance)	\$160.57
<b>Regular Monthly Payment</b>	<b>\$869.17</b>
Total Fees and Charges	\$13.00
Past Unpaid Payment	\$56,018.71
<b>Total Payment Amount</b>	<b>\$56,900.88</b>

#### Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$175.24	\$1,040.61
Interest	\$533.36	\$3,210.99
Escrow	\$0.00	\$1,064.79
Fees/Late Charges	\$0.00	\$26.00
<b>Total</b>	<b>\$708.60</b>	<b>\$5,342.39</b>

#### Account Information

Outstanding Principal	\$127,830.28
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

#### \*\*Account History\*\*

##### Recent Account History

- o Payment due 07/01/18: unpaid balance of \$51,685.86
- o Payment due 08/01/18: unpaid balance of \$869.17
- o Payment due 09/01/18: unpaid balance of \$869.17
- o Payment due 10/01/18: unpaid balance of \$869.17
- o Payment due 11/01/18: unpaid balance of \$869.17
- o Payment due 12/01/18: unpaid balance of \$869.17
- o Payment due 01/01/19: current payment due
- o **Total: \$56,900.88 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Loan Number: 0568476861  
MELANI SCHULTE

Property Address:  
1392 ECHO FALLS AVE  
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING  
PO BOX 740039  
CINCINNATI OH 45274-0039



#### Payment Amount

Payment Date 01/01/2019  
Payment Amount \$56,900.88

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
<b>Total Amount Enclosed</b> (Please do not send cash)	\$

01000511321100002607510008691700086917056847686120101190116193

**Transaction Activity (11/17/2018 - 12/17/2018)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
1/26/2018	Property Inspection Disbursement	\$13.00	\$0.00
2/10/2018	Regular Payment - (Due 4/1/2013)	\$0.00	\$708.60

**Important Notice:** New Penn Financial LLC dba Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing. New Penn Financial LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 866-316-4706.

If you prefer to receive communication in a language other than English, please contact us at 866-316-4706 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

**Address, Phone, and Name Changes**

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name\*\* ☐ Email Address

**\*\*Please remember:**  
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Old Borrower Name: \_\_\_\_\_ New Borrower Name: \_\_\_\_\_

Old Co-Borrower Name: \_\_\_\_\_ New Co-Borrower Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Co-Borrower Signature: \_\_\_\_\_

New Mailing Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



# Understanding Your Monthly Mortgage Statement

The 2016 Mortgage Servicing Rule requires mortgage servicers to send modified periodic statements to consumers who have filed for bankruptcy. These rules go into effect in April 2018.



You will start to receive periodic mortgage statements from us. Borrowers in an active or discharged bankruptcy previously did not receive statements, unless requested, because it may be considered a violation of the bankruptcy stay.

The statement will provide you information tailored to the chapter of bankruptcy and/or status of the bankruptcy. It may include payment information, due dates, and/or important messages about the servicing of your loan. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you do not wish to receive periodic billing statements, you may request in writing that we cease sending periodic statements.

## Bankruptcy Chapters 7, 11, & 15

Payment Amount \$154.75

**Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$154.75

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Amount \$0.00  
Total Payment Amount \$154.75

**Total Payment Amount** - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

## Bankruptcy Chapters 12 & 13

Payment Amount \$179.96

**Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges. If your bankruptcy plan requires you to pay the Trustee the post-petition amount each month, this is the amount that the Trustee owes to bring the account current for post-petition payments.

Escrow (Taxes and Insurance) \$0.00  
Regular Monthly Payment \$179.96  
Total Fees and Charges \$0.00

**Regular Monthly Payment** - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Amount \$0.00  
Total Payment Amount \$179.96

**Total Payment Amount** - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Current Balance \$3,333.33

**Current Balance** - This box shows the amount remaining toward all debt that was past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly payment.